



## Financial Literacy: Grade 8 The Call Waiting Game







Source: *Toronto Star* August 9, 2011

### Connections to Financial Literacy

Consumer protection and consumer awareness: Students play a game that simulates actual costs of cell phone usage and cell phone plans

- Personal financial planning such as budgeting, saving and investing: Students develop an awareness of cell phone plans. This helps students see the need to budget for monthly costs.
- Understanding the economy: Students learn more about how companies market products to target groups
- Planning for the future: Students are encouraged to think critically about current and future purchases
- Understanding needs and wants: Students learn about choosing the optimal cell phone plan for their particular needs

Grade 8: Math, Language	Subject/Course Code/Title/Curriculum Policy
Curriculum Expectations	Learning Goals
<p><b>Mathematics NS &amp; N</b></p> <p><b>Operational Sense</b> – solve problems involving whole numbers, decimal numbers, fractions, and integers using a variety of computational strategies</p> <p><b>Spec.</b> Solve multi-step problems arising from real-life contexts and involving whole numbers and decimals, using a variety of tools and strategies</p> <p><b>Language – Media Literacy</b></p> <p><b>Media</b></p> <ul style="list-style-type: none"> <li>▪ 1.4 – re: explain why different audiences might have different responses to a variety of media texts</li> <li>▪ 1.6 – identify who produces various media texts and determine the commercial, ideological, political, cultural and/or artistic interests or perspectives that the texts may involve</li> </ul>	<p><b>Promote budgeting and tracking of spending</b></p> <p><b>Develop an understanding of the full costs associated with cell phones in various situations</b></p> <p>At the end of this lesson, students will know, understand and/or be able to calculate the cost of: long distance calls, sending and receiving text messages, browsing websites, posting photos and phone activities at different times of the day</p>
Instructional Components and Context	
<p><b>Readiness:</b> Students will need to know how to:</p> <ul style="list-style-type: none"> <li>▪ Correctly use a variety of computational strategies involving decimals and percents to:</li> <li>▪ Calculate cell phone charges including activation charges, usage charges and HST.</li> </ul> <p><b>Terminology:</b> Build an anchor chart of cell phone terminology that arises during the Minds On discussion about features of good cell phone plans.</p>	<p>List all materials required by the teacher and the student for the lesson.</p> <p><b>Materials:</b> <a href="http://www2.makeitcountonline.ca/csa/instructors/pdf/CSA-Teacher-Guide_en/CSA_English_cell%20phone.pdf">http://www2.makeitcountonline.ca/csa/instructors/pdf/CSA-Teacher-Guide_en/CSA_English_cell%20phone.pdf</a> to view the lesson and download lesson materials:</p> <ul style="list-style-type: none"> <li>▪ Instructions for Call Waiting</li> <li>▪ Plan Sheets (5 cards)</li> <li>▪ Calling Cards (20 cards), calculator</li> </ul>
<p><b>Minds On</b> ♦ Establishing a positive learning environment</p> <ul style="list-style-type: none"> <li>♦ Connecting to prior learning and/or experiences</li> <li>♦ Setting the context for learning</li> </ul>	<p><b>Connections</b> Explicitly label:</p> <p> <b>A for L</b> Assessment for learning</p> <p> <b>A as L</b> Assessment as learning</p> <p> <b>A of L</b> Assessment of learning</p> <p> <b>A or L</b> Explicitly identify planned differentiation of content, process, or product based on readiness, interest, or learning</p>

<p><b>Whole Class or Groups of 4 ⇒ Discussion</b></p> <p>What would make a good cell phone plan for you? Think about: features, costs, incentives...</p>	<p><b>Assessment for Learning</b></p> <ul style="list-style-type: none"> <li>▪ Gather information about how students use their cell phones</li> <li>▪ Generates vocabulary related to lesson topic</li> <li>▪ Indicates students' level of knowledge (awareness of cell phone plans and related vocabulary)</li> </ul>
<p><b>Action!</b></p> <ul style="list-style-type: none"> <li>♦ Introducing new learning or extending/reinforcing prior learning</li> <li>♦ Providing opportunities for practice and application of learning (guided &gt; independent)</li> </ul>	
<p><b>Small Groups</b></p> <p><b>Call Waiting Game</b></p> <p>In this activity, teach and lead students through the Call Waiting game. Divide students into five groups and assign each group to a team (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.</p> <p>The five groups will each have their own plan:</p> <ul style="list-style-type: none"> <li>▪ Distance Assistance Plan</li> <li>▪ Super Talk Plan</li> <li>▪ Premade Prepaid Plan</li> <li>▪ Day and Night Delight Plan</li> <li>▪ Text Etiquette Plan. <ul style="list-style-type: none"> <li>• As this activity is based primarily on the Call Waiting game, please read the Instructions for Call Waiting before starting.</li> <li>• The game is complete once all of the Calling Cards have been picked up.</li> </ul> </li> </ul>	<p><b>Assessment as Learning</b></p> <ul style="list-style-type: none"> <li>▪ Students have opportunities to determine the costs of different cell phone plans and personal usage of their phone</li> <li>▪ The different scenarios of the calling cards will allow students to experience the true costs associated with different cell phone uses</li> </ul> <p><b>Assessment of Learning</b></p> <ul style="list-style-type: none"> <li>▪ When students calculate actual costs of the cell phone usage during the game, teachers can assess the students' ability to effectively choose a variety of computational strategies and the accuracy of their calculations.</li> <li>▪ (Student work is recorded on the Plan Cards)</li> </ul>
<p><b>Consolidation</b></p> <ul style="list-style-type: none"> <li>♦ Providing opportunities for consolidation and reflection</li> <li>♦ <b>Helping students demonstrate what they have learned</b></li> </ul>	

Each group will have a few minutes to describe the cell phone plan (as per their Plan Card) that was used during the game.

Students will be asked to explain whether the features of the cell phone plan were 'cell phone smart'.

**Discussion Questions**

Which plan would best suit your phone habits and why?

What surprises did you come across with regards to extra charges?

**Extension**

Pros and Cons of the Cell Phone Plans

Students look at the cell phone plans and decide which feature(s) are positive and negative based on their personal needs/wants in regards to how they use a cell phone.

**Assessment as Learning**

Students share new knowledge about cell phone plans that they learned by playing the Call Waiting game.

**Assessment for Learning**

Based on student calculations shown on Plan Cards, teachers may wish to review math concepts related to decimal and percentage computations

**Assessment of Learning**

Students can identify the cell phone plan that best suits their needs/wants and support their choice.