



Financial Literacy: Secondary - Understanding Media Texts

Connections to Financial Literacy

- understanding needs and wants;
- consumer protection and consumer awareness;
- planning for the future.

Curriculum Document/Grade/Course Code: ENG 1D/1P

Curriculum Expectations

List full overall and specific expectations addressed in this lesson using the following format:

Understanding Media Texts

- 1.1 explain how simple and complex media texts are created to suit particular purposes and audiences
- 1.2 interpret simple and complex media texts identifying and explaining the overt and implied messages they convey

Learning Goals

At the end of this lesson, students will be able to state the difference between needs and wants in consumer decisions and explain the importance of consumer protection and consumer awareness when considering purchase decisions.

Instructional Components and Context

Readiness:

- To engage students: (the "hook") make a list of max. 5 personal products you have purchased in the last month.
- Beside each one, identify the brand you bought. How did you make the decision to buy that product? What influenced your decision? Did you feel you "needed" the product as opposed to "wanted" it?
- Discuss orally while introducing the terminology below to the students

Terminology:

be aware of key concepts such as elements, advertisement, product appeal, target, complex/simple media texts, overt/implied messages

Materials:

A variety of teen/fashion/gossip magazines, TV commercials, various fashion blog sites, video game website, sports channels, chart paper, markers, YouTube

Minds On

- ♦ Establishing a positive learning environment
- ♦ Connecting to prior learning and/or experiences
- ♦ Setting the context for learning

Connections

Whole Class or Groups of ? ⇒ Name of Activity and/or Strategy

Description:

As a whole, survey the class by getting them to write down 5 personal products (AAL) they have bought recently and the brand that they purchased.

Ask and discuss questions such as:

- How did you make the decision to buy that product?
- What influenced your decision?
- Did you feel you "needed" the product as opposed to "wanted" it?
- If you knew more about that product, what factors would lead you to either purchase it again or change to a different product?

Also discuss the terminology of elements, advertisement, product appeal, target, complex/simple media texts, overt/implied messages to make sure students know what these terms mean in relation to financial literacy.

Guiding Questions:

List questions that frame the students' learning in the lesson.

Assessment:

A_{for}L Assessment **for** learning
- to identify what they know and what influences their decisions on future purchases

A_{as}L Assessment **as** learning
- class survey/discussion of personal product purchases

A_{of}L Assessment **of** learning

Identify:

- the one advertisement that the student completes individually
- chart format with set criteria

Differentiated Instruction:

 Explicitly identify planned differentiation of **content, process, or product** based on readiness, interest, or learning

<p>Action!</p> <ul style="list-style-type: none"> ♦ Introducing new learning or extending/reinforcing prior learning ♦ Providing opportunities for practice and application of learning (guided > independent) 	<p>Connections</p>
<p>Whole Class or Groups of ? ⇒ Name of Activity and/or Strategy</p> <p>Description: Hand out a magazine or website address to each student. Have them peruse the various media to find three advertisements of products that appeal to them. Using a chart given to them by the teacher, the student will write down their responses to the following criteria /columns in the chart:</p> <ul style="list-style-type: none"> ▪ The source (magazine, TV or web?) ▪ Product ▪ Initial appeal ▪ advertisers claims/promises ▪ credibility ▪ Would you buy it? ▪ Why/Why not? <p>After students have filled in chart, share results with peers/teacher, and have students explain their positions. Teacher can explain concept of consumer protection and how some companies advertise in such a way that their wording creates an image that is being sold without necessarily having proof. (See website clips re: Nivea and CoverGirl as examples of false claims) This can initiate discussion on ethical responsibility of companies and consumer savvyness (i.e. "buyer beware")</p>	<p>Guiding Questions: See the left side of sheet</p> <p>Assessment: Hand out one advertisement that all students must complete individually using the same criteria as in the chart, but they must give at least three reasons why or why not they would purchase that item. (AFL)</p> <p>Differentiated Instruction:</p> <ul style="list-style-type: none"> ▪ give out pre-set advertisements as opposed to letting students pick them ▪ have chart written out on board ▪ teacher guided questions re; the chart ▪ if teacher knows interests of students, teacher can pick out advertisements that would appeal to them
<p>Consolidation</p> <ul style="list-style-type: none"> ♦ Providing opportunities for consolidation and reflection using an "exit card" ask students to reflect on whether as a consumer, do they now feel more aware of what influences their purchasing decision and how advertisers appeal influences their decision ♦ Have students ask a parent what they have bought and informally gather responses using same chart criteria and share with class next day 	<p>Connections</p> <p>http://www.dailymail.co.uk/femail/article-1392461/CoverGirl-admits-using-false-lashes-ad-false-lash-effect-mascara.html</p> <p>http://www.8west.ca/2011/07/900000-nivea-false-advertising-lawsuit-cream-claims-to-have-a-slimmingeffect/</p>