



Catholic Curriculum Corporation – Central and Western Region

Financial Literacy and Religious Education:

Grades 9 to 12

September 2012

Ontario students will have the skills and knowledge to take responsibility for managing their personal financial well-being with confidence, competence, and a compassionate awareness of the world around them.



Catholic Curriculum Corporation Opening Message

Our Purpose

The Catholic Curriculum Corporation is a consortium of seventeen Catholic school boards across central and western Ontario. As an important partner in Catholic education, we recognize that Catholic education exists to provide a holistic formation of people as living witnesses of faith. We demonstrate our mission when we engage with, and support, our member boards in sustained, substantive school improvement and student growth that is reflective of a Catholic professional learning community.

Our Mission

Our mission is to build and sustain the Catholic capacity of educators through the development and provision of high quality Catholic curriculum, resources, support and professional development.

Our Vision

Faith through Learning – A Distinctive Catholic Curriculum

Message from the Executive Director

On behalf of the Catholic Curriculum Corporation, I would like to thank Katharine Stevenson project lead for her vision and leadership, as well as the writers from Halton Catholic District School Board, for their dedicated efforts in the development of the resource Financial Literacy and Religious Education, Grades 9-12 for the CCC and as exemplars for the Ministry of Education. Special thanks also to the reviewers from Toronto Catholic District School Board for their contributions and to Fran Craig, Curriculum Manager, for her guidance.

In 2010, the Ontario Working Group on Financial Literacy articulated a vision: Ontario students will have the skills and knowledge to take responsibility for managing their personal financial well-being with confidence, competence and a compassionate awareness of the work around them. This outstanding new Catholic resource, Financial Literacy and Religious Education provides lessons which will help secondary teachers address the core content and competencies required for financial literacy through the lens of the religious education programs.

Again sincere thanks to those involved in developing this rich resource for Catholic teachers which will assist them in addressing financial literacy from the faith-based perspective. I wish continued success to all who use this resource while sharing and celebrating our Catholic mission in education.

Michael Bator,
Executive Director



Acknowledgments

The Catholic Curriculum Corporation acknowledges with thanks the contributions of the following

Project Lead:

Katharine Stevenson, Halton Catholic District School Board

Writers:

Maeve Brockbank, Halton Catholic District School Board
Kevin Campbell, Halton Catholic District School Board
Amanda Treacy, Halton Catholic District School Board
Edouard Paroyan, Halton Catholic District School Board

Reviewers:

Deborha Gove, Toronto Catholic District School Board
Mark Siolek, Toronto Catholic District School Board

Editor:

Fran Craig, Curriculum Manager, Catholic Curriculum Corporation

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INTRODUCTION

Financial Literacy

A Working Group, convened at the request of the Curriculum Council of the Ministry of Education, was charged with gathering information and conducting consultations about ways to embed financial literacy education in the Ontario curriculum.

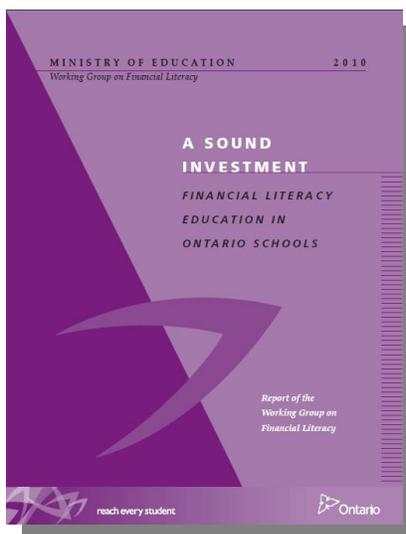
The Vision: Ontario students will have the skills and knowledge to take responsibility for managing their personal financial well-being with confidence, competence, and a compassionate awareness of the world around them.

A Sound Investment: Financial Literacy in Ontario Schools, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010), pg. 4.

The importance of financial literacy for Ontario students One question the Working Group asked all participants (including students, parents, school boards, educators, other stakeholder groups, and interested members of the public) was: *Why is it important for Ontario students to be financially literate?* The responses included:

- Ontario students need to be financially literate to make more informed choices in a complex and fast-changing financial world.
- Financial literacy education provides a critical set of lifelong skills.
- Financial literacy can improve prospects for the success of every child.
- Financial literacy contributes to the development of knowledgeable, compassionate citizens

Source: *A Sound Investment*, pg. 5.



The need to focus on core content and competencies for financial education

The Working Group found significant agreement as to the specific topics that need to be covered in financial education programs. They include understanding:

- the concepts of income, money, earning, saving, spending, investing, budgeting, credit and borrowing, risks and rewards, compound interest, pensions, insurance, taxes, and planning ahead;
- how the financial system works;
- the difference between wants and needs;
- consumer awareness and advertising;
- fraud and its consequences;
- future consequences of financial decisions;
- how to plan for life after high school.

Source: *A Sound Investment*, pg. 13.



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Financial Literacy: Scope and Sequence of Expectations

The Ministry of Education has developed two *Scope and Sequence* resource documents, Grades 4-8 and Grades 9-12, in recognition of the importance of ensuring that Ontario students have the opportunity to improve their financial literacy. In addition to acquiring knowledge in such specific areas as saving, spending, borrowing, and investing, students need to develop skills in problem solving, inquiry, decision making, critical thinking, and critical literacy related to financial issues. The goal is to help students acquire the knowledge and skills that will enable them to understand and respond to complex issues regarding their own personal finances and the finances of their families, as well as to develop an understanding of local and global effects of world economic forces and the social, environmental, and ethical implications of their own choices as consumers.

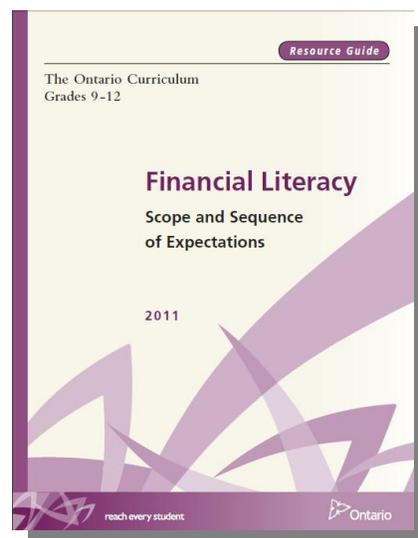
Source: *Financial Literacy, Grades 9-12: Scope and Sequence of Expectations*, Resource Guide (Toronto: Ministry of Education, Ontario, 2011)

The *Scope and Sequence* resource document highlights opportunities that already exist to help students acquire skills and knowledge related to financial literacy in the Ontario curriculum. Some disciplines, by virtue of their content, are more closely linked to the development of skills and knowledge related to financial literacy than others, but all disciplines provide opportunities to make connections to financial literacy to some extent. The *Scope and Sequence* documents identify both the expectations that are connected explicitly with aspects of financial literacy and those that can provide opportunities for teachers and students to make connections to financial topics or issues in various ways. Brief explanations of such opportunities are provided in the introductory paragraph(s) for various disciplines, where necessary.

Source: *Financial Literacy, Grades 9-12: Scope and Sequence of Expectations*, pg. 3.

The expectations listed in the Secondary resource document are taken from the current Ontario curriculum policy documents for Grades 9 and 10 and Grades 11 and 12 in the following disciplines:

- the arts
- business studies
- Canadian and world studies
- classical studies and international languages
- computer studies
- English
- ESL and ELL
- French as a second language
- guidance and career education
- interdisciplinary studies
- Native languages
- science
- health and physical education
- mathematics
- Native studies
- social sciences and humanities
- technological education





Financial Literacy: Frequently Asked Questions

How is the government supporting professional learning for teachers about financial literacy?

The ministry partnered with Ontario Teachers' Federation (OTF) and its affiliates to provide professional learning sessions and workshops for elementary and secondary teachers in summer 2011. Many of the subject/division associations are currently developing curriculum-linked resources for financial literacy that will be shared at their fall conferences and through the Ontario Educational Resource Bank (OERB) as well as through the associations' websites.

Materials to support school leaders are currently in development and will be available later in the 2011-2012 school year.

What resources are available to support teachers in enhancing financial literacy in the existing curriculum?

To assist teachers with planning their programs while incorporating financial literacy knowledge and skills, the Ministry has developed documents detailing the Scope and Sequence of topics and opportunities related to financial literacy in the Ontario curriculum for grades 4-12.

The Ministry is also developing elementary and secondary video resources and supporting materials for teachers that will provide teachers with examples of classroom practice in order to support the professional dialogue around implementation of financial literacy education. Elementary and secondary curriculum-linked resources are currently being developed in English and in French and will be available for use in the 2011-2012 school year. In addition, several subject/division associations are developing subject and grade specific curriculum-linked resources, including lesson plans. More information will be available as the resources are released.

Will teachers be provided with lesson plans as part of the implementation plan?

Some sample lesson plans will be made available as they are completed in the 2011-2012 school year. These curriculum-linked learning resources will demonstrate opportunities to build financial literacy skills across the curriculum highlighting a compassionate awareness of the world around them and transferable skills such as goal setting, problem solving, planning and critical thinking and analysis. These resources will help to build teachers' knowledge, skills and confidence about concepts and topics in financial literacy education in the current curriculum.

Source: EduGAINS, Financial Literacy GAINS, "Background"
<http://www.edugains.ca/newsite/financialLiteracy/background.html>

The Catholic Curriculum Corporation would like to acknowledge the generous support of the Ontario Ministry of Education in funding the creation of this Catholic resource, *Financial Literacy and Religious Education: Grades 9 to 12.*





Financial Literacy in Ontario Catholic Schools

The Working Group heard that financial literacy should be linked to such concepts as compassionate citizenship, character development, and ethical decision-making. Students, parents, and teachers drew a strong connection between understanding the financial implications of a decision and understanding the social, ethical, and environmental implications of that decision. Financial literacy education can empower students to make these connections and to make more informed choices.

Source: (*A Sound Investment: Financial Literacy Education in Schools*, pg. 18)

The purpose of this resource is to primarily offer secondary teachers the tools needed to embed financial literacy concepts in their religious education curriculum.

In a broader sense, it is also hoped that this resource offers Catholic school boards guidance as they move forward to implement financial literacy education. It endeavours to explore the ways in which Financial Literacy can be embedded throughout our Catholic context.

Catholic Schools must consider, for example:

- What values can be learned from Scripture that can be applied to financial matters?
- What does our Catholic community and tradition have to teach us about financial literacy?
- How do we speak of financial literacy within a foundational understanding of the human person created in the image of God?
- What does the social tradition of our Church teach us about private property, the dignity of work, economic justice, global solidarity and development, and our moral duty to care for the other?
- How do we ensure that financial literacy includes an understanding of right relationships
 - human/human, human/creation, human/material goods?
- Who are our Catholic role models of financial stewardship?
- When must financial decisions be guided by our faith?
- If financial literacy is important “to improve prospects for the success of every child,” how does the Catholic community define success?
- If financial literacy “contributes to the development of knowledgeable, compassionate citizens,” what does this mean for our Catholic school graduates?

It is hoped that the ministry’s call to implement financial literacy education will provide opportunity for rich and meaningful dialogue within the Catholic educational community. As will be seen in the following pages, the opportunities to connect financial literacy concepts and competencies in a meaningful way within the Catholic faith tradition are many and varied.





Financial Literacy and Ontario Secondary School Religious Education

The religious education curriculum provides many opportunities for Catholic schools to make connections to the core concepts and competencies of financial literacy and to support the vision of financial literacy education: that Ontario students will have the skills and knowledge to take responsibility for managing their personal financial well-being with confidence, competence, and a compassionate awareness of the world around them.

A financial literacy scope and sequence of religious education expectations has been developed for grades 9 to 12 using the expectations taken from the *Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education*, 2006 (revised). These expectations have subsequently been coded and may be found at the Catholic Association of Religious and Family Life Educators of Ontario website, www.carfleo.org. The expectations for Grade 11 have been revised and are taken from *Religious Education: “Faith and Culture: World Religions” Grade 11 Expectations*, 2010 (revised). This document can also be accessed at www.carfleo.org. This scope and sequence is akin to that developed by the Ministry of Education for the Ontario curriculum. The financial literacy scope and sequence for religious education may be found in the Appendix of this resource.

The chart that follows on page 8 also provides a brief overview of the types of questions Catholic educators might consider relating each strand of the religious education curriculum to financial literacy concepts.





Financial Literacy and Religious Education

Religious Education Strand	Points for Consideration	Possible Connections to Financial Literacy
Scripture	<ul style="list-style-type: none"> Primary source of God's revelation Records the covenantal relationship between God, the Jewish people, and the Christian Church The Bible is interpreted within the Church in continuity with centuries of tradition The Scriptures are the inspired word of God and a living witness to the faith experience of other human beings 	<p>How does the message of Scripture challenge contemporary values related to material wealth?</p> <p>What do we learn from Scripture about living in right relationship with others – human/human, human/creation, human/material goods?</p>
Profession of Faith	<ul style="list-style-type: none"> Essential to the Catholic tradition are the Church's creeds, doctrinal statements, and authoritative teaching of the Magisterium 	<p>How must a belief in Christ guide our actions?</p> <p>How do we understand financial literacy in light of an understanding of the human person created in the image of God?</p>
Christian Moral Development	<ul style="list-style-type: none"> The values, philosophy and ideology of the Catholic faith founded upon an understanding of the revelation of God through Jesus Christ and his Church Critical thinking and analytical skills assist in the efforts to integrate a Catholic worldview into decisions concerning such moral issues as respect for life, poverty, violence, racism, stewardship, and care for nature/ environment 	<p>How can our faith guide financial decision-making?</p> <p>How does the social tradition of the Church inform financial decisions?</p> <p>How do moral principles guide ethical actions?</p>
Prayer and Sacramental Life	<ul style="list-style-type: none"> Includes all the various ways that the Church expresses its faith in worship – personal prayer, liturgy or celebration, the unfolding of the liturgical year The actions that demonstrate thankful awareness of God's presence in the world 	<p>While the expectations of this strand do not seem to readily lend themselves to financial literacy connections, one could consider the cost associated with celebrating the sacraments – what is important?</p>
Family Life Education	<ul style="list-style-type: none"> Designed to promote the Christian formation of children and adolescents in authentic human values related to personhood The holistic formation of students according to Christian vision of personhood, relationship, and sexuality Draws upon disciplines of moral theology, developmental psychology, and developmental psychology Recognizes and affirms the primary and central role of the family in the formation of character, moral development, and attitudes toward sexuality 	<p>What financial decisions do our families make for our well-being?</p> <p>What do we learn about the importance of money in our families?</p> <p>How do we understand personhood in a consumer-driven society?</p> <p>What gender stereotypes exist related to financial issues?</p>





Financial Literacy and the Ontario Catholic School Graduate Expectations

A Collaborative Contributor

CGE5b -thinks critically about the meaning and purpose of work;

CGE5c -develops one's God-given potential and makes a meaningful contribution to society;

CGE5d -finds meaning, dignity, fulfillment and vocation in work, which contributes to the common good;

CGE5e -respects the rights, responsibilities and contributions of self and others;

CGE5f -exercises Christian leadership in the achievement of individual and group goals;

CGE5g -achieves excellence, originality, and integrity in one's own work and supports these qualities in the work of others;

CGE5h -applies skills for employability, self-employment and entrepreneurship relative to Christian vocation.

A Reflective, Creative and Holistic Thinker

CGE3b -creates, adapts, evaluates new ideas in light of the common good;

CGE3c -thinks reflectively and creatively to evaluate situations and solve problems;

CGE3d -makes decisions in light of gospel values with an informed moral conscience;

CGE3e -adopts a holistic approach to life by integrating learning from various subject areas and experience;

CGE3f -examines, evaluates and applies knowledge of interdependent systems (physical, political, ethical, socio-economic and ecological) for the development of a just and compassionate society.

A Self-Directed, Responsible, Lifelong Learner

CGE4a -demonstrates a confident and positive sense of self and respect for the dignity and welfare of others;

CGE4b -demonstrates flexibility and adaptability;

CGE4c -takes initiative and demonstrates Christian leadership;

CGE4e -sets appropriate goals and priorities in school, work and personal life; **CGE4f**

-applies effective communication, decision-making, problem-solving, time and resource management skills;

CGE4g -examines and reflects on one's personal values, abilities and aspirations influencing life's choices and opportunities;

CGE4h -participates in leisure and fitness activities for a balanced and healthy lifestyle.

POSSIBLE CONNECTIONS TO FINANCIAL LITERACY

A Discerning Believer

CGE1d -develops attitudes and values founded on Catholic **social teaching** and acts to promote social responsibility, human solidarity and the common good;

CGE1g -understands that one's purpose or **call in life** comes from God and strives to discern and live out this call throughout life's journey;

CGE1i -integrates faith with life;

An Effective Communicator

CGE2a -listens actively and critically to understand and learn in light of gospel values;

CGE2e -uses and integrates the Catholic faith tradition, in the critical analysis of the arts, media, technology and information systems to enhance the quality of life.

A Responsible Citizen

CGE7e -witnesses Catholic social teaching by promoting equality, democracy, and solidarity for a just, peaceful and compassionate society;

CGE7h -exercises the rights and responsibilities of Canadian citizenship;

CGE7i -respects the environment and uses resources wisely;

CGE7j -contributes to the common good





Financial Literacy and Catholic Social Teaching

Catholic Social Teaching	Points for Consideration (source: www.osjspm.org)	Possible Connections to Financial Literacy
Human Dignity	<ul style="list-style-type: none"> Belief in the inherent dignity of the human person is the foundation of all Catholic social teaching Human life is sacred The dignity of the human person is the starting point for a moral vision for society Since all humans are created in God’s image, the human person is a reflection of God among us 	<p>Are we measured by what we possess? What does it mean to be a success? How do our material “wants” compare with our spiritual “needs”?</p>
Rights and Responsibilities	<ul style="list-style-type: none"> Every person has a fundamental right to life and a right to those things required for human decency – starting with food, shelter and clothing, employment, health care, and education Corresponding to these rights are duties and responsibilities – to one another, to our families, and to the larger society 	<p>Does each person earn a fair wage to secure their fundamental needs? What responsibility do we have to the other to ensure that each has the financial means to survive and thrive?</p>
Option for the Poor and Vulnerable	<ul style="list-style-type: none"> Those who are marginalized and whose rights are denied have privileged claims if society is to provide justice for all Obligation arises from the radical command to love one’s neighbour as one’s self The option for the poor is an essential part of a society’s effort to achieve the common good 	<p>What is our moral obligation to “the widow, the orphan, the poor”? How can financial literacy address information gaps that contribute to the “financial exclusion” of many groups?</p>
Stewardship of Creation	<ul style="list-style-type: none"> Catholic tradition insists that we show our respect for the Creator by our stewardship of creation The goods of the earth are gifts from God, intended for the benefit of all We are entrusted with the responsibility of caring for these gifts and preserving them for future generations 	<p>How do consumer choices impact a world with limited resources? What is the “cost” to the environment for certain goods? How might environmental or human resources be exploited in the production process?</p>
Global Solidarity	<ul style="list-style-type: none"> Catholic social teaching proclaims that we are our brothers’ and sisters’ keepers, wherever they are We are one human family, whatever our national, racial, ethnic, economic, and ideological differences Solidarity means that “loving our neighbour” has global dimensions in an interdependent world 	<p>How can we come together to raise awareness of unfair labour practices around the world? What do we have to say about the growing divide between the rich and the poor?</p>
Promotion of Peace	<ul style="list-style-type: none"> “Peace is not just the absence of war. It involves mutual respect and confidence between peoples and nations. It involves collaboration and binding agreements.” John Paul II Peace is the fruit of justice and is dependent upon right ordering among human beings 	<p>Do we consider how money might be used to set up power imbalances? How does financial security promote peace?</p>
Community and the Common Good	<ul style="list-style-type: none"> The Catholic tradition proclaims that the person is not only sacred but also social Human dignity can only be realized and protected in the context of relationships with the wider society How we organize society – in economics and politics, in law and policy – directly affects human dignity and the capacity of individuals to grow in community Everyone has a responsibility to contribute to the good of the whole society, to the common good 	<p>How do we ensure that the needs of the many are not given priority over those of the few? Do we understand that financial literacy is an essential lifelong skill for all students? Do we ensure that all members of society have access to social assistance when necessary?</p>
Dignity of Work	<ul style="list-style-type: none"> All people have a right to productive work, to decent and fair wages, to safe working conditions, and a fundamental right to organize and join unions People have a right to economic initiative and private property, but these rights have limits No one is allowed to amass excessive wealth when others lack the basic necessities of life 	<p>How do we advocate for fair labour practices and a fair wage for ourselves and others? How do we ensure that workers know their rights?</p>





RESOURCE OVERVIEW

This resource was developed to support secondary teachers to embed financial literacy concepts in the religious education curriculum. There are many connections that may be made between financial literacy and religious education at multiple points within the curriculum. Three lessons have been developed for each grade that may be taught at various times, rather than in a series. Teachers may, therefore, choose to revisit financial literacy concepts in a number of different contexts.

The lesson template has been modeled on the Teaching Learning Examples found in the Differentiated Instruction section of EduGAINS.

<http://edugains.ca/newsite/di/index.html#>

The components of each lesson include:

Lesson Header

- the grade, the course code, the lesson number within the series of three, and the suggested time required for instruction
- the **lesson overview** provides a brief statement of the focus of the lesson and how it connects to financial literacy concepts

Connections to Financial Literacy

- the financial literacy knowledge and skills which will be addressed in the lesson

Curriculum Connections

- the religious education strand(s) that is/are the focus for the series of lessons
- the Overall Expectation(s) of the religious education curriculum addressed in the lesson
- the Specific Expectation(s) of the religious education curriculum addressed in the lesson
 - specific expectations are identifiable by indentation
- the expectations find their source in the *Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12, Religious Education, 2006* (revised) for grades 9, 10, and 12
- the expectations have been coded using the resource found at www.carfleo.org
- the expectations for grade 11 find their source in *Religious Education: “Faith and Culture: World Religions” Grade 11 Expectations, 2010* (revised) [accessed at www.carfleo.org]

Catholic Social Teachings & Ontario Catholic School Graduate Expectations

- the Catholic Social Teachings that are evident in the lesson
- the skills of the Ontario Catholic School Graduate Expectations that are developed in the lesson

Learning Goals

- brief statements that describe in student-friendly language what students should know and be able to do by the end of the lesson
- specific expectations can sometimes be used as learning goals
 - these may need to be expressed in grade-appropriate language and/or broken down into smaller increments





Instructional Components and Context

- the **prior learning** that students require for success
- the **terminology** that the teacher and the students will need to know and understand
- the **materials** that the teacher will ensure are available for the instructional delivery of the lesson, including the blackline masters provided in the resource
- the **internet resources** that the teacher might access prior to the lesson as background information, or during the lesson for use with the students
- the **resources** required by the teacher could include curriculum documents, the CCCB and ACBO catechetical resource, or other print materials referenced in the lesson
- a **NOTE** to those teachers who use the Bishops' catechetical program suggesting where the lesson would best be situated

The Three-Part Lesson

Minds On

- teacher instructions including guiding questions and suggested responses
- this portion of the three-part lesson includes:
 - establishing a positive learning environment
 - connecting to prior learning and/or experiences
 - setting the context for learning
- intended to be brief

Action

- teacher instructions including guiding questions and suggested responses
- this portion of the three-part lesson includes:
 - introducing new learning or extending/reinforcing prior learning
 - providing opportunities for practice and application of learning (guided ✂️🖨️ independent)

Consolidation

- teacher instructions including guiding questions and suggested responses
- this portion of the three-part lesson includes:
 - providing opportunities for consolidation and reflection
 - helping students demonstrate what they have learned





Connections

- identifies specific assessment opportunities for the teacher
 - **assessment as learning** – The process of developing and supporting student metacognition. Students are actively engaged in this assessment process: that is, they monitor their own learning; use assessment feedback from teacher, self, and peers to determine next steps; and set individual learning goals. Assessment as learning requires students to have a clear understanding of the learning goals and the success criteria. Assessment as learning focuses on the role of the student as the critical connector between assessment and learning
 - **assessment for learning** – The ongoing process of gathering and interpreting evidence about student learning for the purpose of determining where students are in their learning, where they need to go, and how best to get there. The information gathered is used by teachers to provide feedback and adjust instruction and by students to focus their learning. Assessment for learning is a high-yield instructional strategy that takes place while the student is still learning and serves to promote learning.
 - **assessment of learning** – The process of collecting and interpreting evidence for the purpose of summarizing learning at a given point in time, to make judgements about the quality of student learning on the basis of established criteria, and to assign a value to represent that quality. The information gathered may be used to communicate the student’s achievement to parents, other teachers, students themselves, and others. It occurs at or near the end of a cycle of learning.
(*Growing Success, Assessment, Evaluation and Reporting in Ontario Schools, First Edition, 2010, Ministry of Education, Glossary p. 143-144*)
- highlights opportunities for differentiation within the lesson
- resources used to embed differentiation include DI GAINS on the EduGAINS website (<http://edugains.ca/newsite/di/index.html#>) and the Halton Catholic District School Board Differentiated Instruction LiveBinder (<http://www.livebinders.com/play/play?id=256419>)
differentiated instruction – An approach to instruction designed to maximize growth by considering the needs of each student at his or her current stage of development and offering that student a learning experience that responds to his or her individual needs. Differentiated instruction recognizes that equity of opportunity is not achieved through equal treatment and takes into account factors such as the student’s readiness, interest, and learning preferences. (*Growing Success, Assessment, Evaluation and Reporting in Ontario Schools, First Edition, 2010, Ministry of Education, Glossary p. 146*)

Blackline Masters

- for student use or as reference for teacher use
- listed in **Materials** section of **Instructional Components and Context** of the lesson plan template





GRADE 9

Lesson 1: Tell Me What You Want, What You Really, Really Want...

GRADE 9

<h2>Financial Literacy and Religious Education</h2>	RELIGIOUS EDUCATION – GRADE 9: HRE10 LESSON 1: TELL ME WHAT YOU WANT, WHAT YOU REALLY, REALLY WANT One 75 minute period
	Lesson Overview This is lesson one of three that embeds the understanding of needs and wants, as well as the calculation of hours of work (at minimum wage) to acquire items students identify as “must haves”, into the Religious Education curriculum. In this lesson, students will explore the difference between needs and wants. They will prioritize their own wants and calculate how many hours of work (at student minimum wage) it will take to acquire the specific items they want.

CONNECTIONS TO FINANCIAL LITERACY
In this lesson, the financial literacy knowledge and skills which will be addressed include: <ul style="list-style-type: none"> • understanding needs and wants • planning for the future

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
Profession of Faith PFV.04 consider how religious faith is shaped by human experience (i.e. one’s family, one’s culture, one’s temperament); PF1.02 recognize discipleship as the call to follow Jesus in word and deed; PF1.10 evaluate how to live in and challenge society based on the model of Jesus;	The Catholic Social Teachings evident in this lesson include: <ul style="list-style-type: none"> • Human Dignity • Rights and Responsibilities The Ontario Catholic School Graduate Expectations evident in this lesson include:





	<p>Christian Moral Development CM1.10 explain the challenge of God’s preferential option for the poor;</p>	<p>A Discerning Believer 1(g) understands that one’s purpose or call in life comes from God and strives to discern and live out this call throughout life’s journey 1(i) integrates faith with life</p> <p>An Effective Communicator 2(c) presents information and ideas clearly and honestly and with sensitivity to others</p> <p>A Collaborative Contributor 5(a) works effectively as an interdependent team member</p>
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LEARNING GOALS	
	<p>At the end of this lesson, students will know, understand and/or be able to:</p> <ul style="list-style-type: none"> • articulate their understanding of needs and wants • engage in a discussion which includes the difference between needs and wants • discover and articulate the possibility that sometimes needs and wants could be the same • articulate how their personal needs and wants have an effect on those closest to them • calculate the number of hours they will need to work (at minimum wage) to acquire items they have identified as “must haves” • articulate “a take home message” which summarizes student’s personal understanding of their own personal financial goals

INSTRUCTIONAL COMPONENTS AND CONTEXT			
	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;"> <p>Prior Learning</p> <p>Teacher Readiness: Prior to this lesson, teacher will:</p> <ul style="list-style-type: none"> • create clustered seating to facilitate small group discussion and cooperative activities • create a visual sample of a Venn Diagram • create a Venn Diagram organizer for each group labeled “needs” and “wants” on chart paper • be familiar with Jesus’ Beatitudes from The Sermon on the Mount (Matthew 5:1-12) • photocopy blackline master 9.1a: Needs and Wants Task Card • photocopy 9.1b: Let’s Be Considerate Consumers, for each student. </td> <td style="width: 50%;"> <p>Materials: <i>Blackline Masters:</i> 9.1a: Needs and Wants Task Card 9.1b: Let’s be Considerate Consumers</p> <p>Sticky notes (at least 10 per student) Chart paper Markers</p> <p>Internet Resources: Ontario Ministry of Labour http://www.labour.gov.on.ca/</p> <p>Get Smarter About Money: Investor Education Fund www.getsmarteraboutmoney.ca</p> </td> </tr> </table>	<p>Prior Learning</p> <p>Teacher Readiness: Prior to this lesson, teacher will:</p> <ul style="list-style-type: none"> • create clustered seating to facilitate small group discussion and cooperative activities • create a visual sample of a Venn Diagram • create a Venn Diagram organizer for each group labeled “needs” and “wants” on chart paper • be familiar with Jesus’ Beatitudes from The Sermon on the Mount (Matthew 5:1-12) • photocopy blackline master 9.1a: Needs and Wants Task Card • photocopy 9.1b: Let’s Be Considerate Consumers, for each student. 	<p>Materials: <i>Blackline Masters:</i> 9.1a: Needs and Wants Task Card 9.1b: Let’s be Considerate Consumers</p> <p>Sticky notes (at least 10 per student) Chart paper Markers</p> <p>Internet Resources: Ontario Ministry of Labour http://www.labour.gov.on.ca/</p> <p>Get Smarter About Money: Investor Education Fund www.getsmarteraboutmoney.ca</p>
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	<p>Student Readiness: Prior to this lesson, students will have:</p> <ul style="list-style-type: none"> an understanding of the Beatitudes and virtues <p>Terminology Needs Wants Beatitudes Virtues Vices Compassion</p>	<p>Resources: <i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006)</p> <p><i>Ontario Catholic School Graduate Expectations</i>, second edition (Toronto: Institute for Catholic Education, 2011)</p> <p><i>A Sound Investment: Financial Literacy in Ontario Schools</i>, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010)</p> <p>Canadian Conference of Catholic Bishops, <i>Be With Me</i> (Ottawa: CCCB Publication Service, 1997). ISBN: 978-0-88997-359-6</p> <p>NOTE: For teachers who use <i>Be with Me</i> this lesson could be taught in conjunction with Chapter 1 “Be with Me,” Chapter 2 “Be Alive,” and/or Chapter 5 “Be Obedient.” This lesson could serve as an extension to the section of Chapter 4 “Be Loving” as part of the See, Judge, Act, Evaluate decision making model.</p>
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	MINDS ON	CONNECTIONS
	<ul style="list-style-type: none"> Establishing a positive learning environment Connecting to prior learning and/or experiences Setting the context for learning <p>Whole Class → Post-it Activity (10 minutes) Ideally, the experience in the Minds On phase should take place after students have been introduced to the Beatitudes.</p> <p>Give each student ten sticky notes.</p> <p>Post-it and discuss: Students:</p> <ul style="list-style-type: none"> on each of the sticky notes, list one thing in your life that you really want, but currently do not have what is named as a want does not need to be just a material item repeat for a total of ten sticky notes <p>Guiding Questions Are there items on your sticky notes that could be both a need and a want? Can you think a situation where something could be both a need and a want at the same time?</p>	<ul style="list-style-type: none"> AfL, AaL, AoL: Assessment for/as/of Learning DI: Differentiated Instruction <p>AfL; AaL: Post-it Activity</p>



	<p>(example: a cell phone; responses will vary depending on the class)</p> <p>Record responses on the board. As a class come to a general consensus on the criteria or definition of needs and wants</p>	
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	ACTION <small>• Introducing new learning or extending/reinforcing prior learning • Providing opportunities for practice and application of learning (guided & independent)</small>	CONNECTIONS <small>• AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction</small>
	<p>Groups of 5 → Venn Diagram Sorting Create a large Venn Diagram for each group of students. Label one circle “Needs” and the other “Wants.”</p> <p>Students:</p> <ul style="list-style-type: none"> each student takes a turn reading their sticky notes to the group as a group discuss and decide where you would place the sticky note on the Venn Diagram provided <p>Circulate throughout the classroom monitoring the small group discussions, checking for understanding and encouraging appropriate debate and discussion.</p> <p>Groups of 5 → Small Group Discussion Teacher may decide, at their discretion, to change the groupings. (numbering the students 1,2,3 etc. or give each student a playing card or colour coded cards and group them accordingly)</p> <p>Teacher should circulate monitoring progress and appropriate discussion, reviewing vocabulary as needed e.g. virtues, vices, compassion.</p> <p>Students:</p> <ul style="list-style-type: none"> choose one group member to be the recorder and one group member to read the guiding questions using the chart paper and markers provided reflect, discuss and record your answers to the questions provided on blackline master 9.1a: Needs and Wants Task Card be prepared to share your answers with the whole class <p>Guiding Questions: Which of these items show compassion for others? <i>(some answers may include end poverty in the world, I want to become a doctor to help people)</i></p> <p>Which side has more, the needs or the wants? <i>(answers will vary)</i></p>	<p>AfL: Venn Diagram Sorting</p> <p> Differentiated Instruction based on Process: Opportunity for flexible grouping based upon readiness</p> <p>AfL; AaL: 9.1a: Needs and Wants Task Card</p>



Looking at the Venn Diagram as a whole, how many of the items are material goods?
(answers will vary)

Which of these items could be connected to a virtue and which to a vice?
(e.g. - items that help people could be connected with a virtue)

How do you feel when you can't have something you want?
(answers will vary)

Each student records their top three "Must Have" items.

Whole Class → Gallery Walk

Students:

- record your answers to questions 7 and 8 on blackline master 9.1a: Needs and Wants Task Card on a separate piece of paper

Guiding Questions:

Generate a list of things you need to consider before your top three wants can become a reality.
(answers may include: money, a job, a ride to the place to buy the items, support from family)

Each group creates a symbol which represents your understanding of the two categories Needs and Wants.

Give your artwork a title.
(answers will vary)

Post the completed artwork from the above guiding questions around the room. Review the rules of the Gallery Walk: hands behind your back, quietly review and observe each group's artwork.

Students:

- follow the rules of the Gallery Walk and circulate around the room observing each groups choice of images for needs and wants
- note any similarities and differences between the way in which each group chose to demonstrate their understanding of needs and wants
- notice the differences between the titles that each group chose

Before moving forward, elicit a brief discussion to allow students to share the similarities and differences they noticed and any insights that they came to.





CONSOLIDATION • Providing opportunities for consolidation and reflection • Helping students demonstrate what they have learned	CONNECTIONS • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Individually → Exit Card: “Let’s Be Considerate Consumers”</p> <p>Short teacher directed wrap up discussion.</p> <p>Guiding Questions: Let’s go back to the original question/statement: List 10 things you “really” want but don’t have.</p> <p>How many people need money to acquire the top three items on your “must have” list? Do you know the cost of each of your items?</p> <p>How many students have a part-time job?</p> <p>Do you know what minimum wage in Ontario is? (Student minimum wage is \$9.60/per hour. General minimum wage is \$10.25/per hour)</p> <p>Exit Card- Let’s be Considerate consumers Distribute blackline master 9.1b: Let’s Be Considerate Consumers card to each student.</p> <p>Students:</p> <ul style="list-style-type: none">• Use a calculator and complete the graphic organizer and the “take home message” <p>Expected take home messages could include: our wants are not always material goods; I now have a greater understanding of the financial support that my parents provide; I realize that it can take a long time to afford the things that I want if I am paying on my own; I sometimes need to consider others when I am thinking about the things that I want.</p>	<p>AfL: Let’s Be Considerate Consumers</p>





9.1a: Needs and Wants Task Card

Name: _____

- Meet with 3-4 group members
- Share your lists of 10 items
- Create a Venn Diagram to sort your items by wants and needs
- Respond to the final discussion questions on chart paper:

1. Which of these items show compassion for others?
2. Which side has more the needs or wants? Can you turn it into a percent value?
3. How many items are material goods?
4. Which of these items would you consider connected to a virtue or a vice?
5. How do you feel when you can't have something you want?
6. Select your top three "Must Have" items.
7. Generate a list of things you need to consider before you acquire your top three items.
8. Create a symbol which represents your understanding of the two categories.
9. Give your artwork a title.

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9.1a: Needs and Wants Task Card

Name: _____

- Meet with 3-4 group members
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- Create a Venn Diagram to sort your items by wants and needs
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3. How many items are material goods?
4. Which of these items would you consider connected to a virtue or a vice?
5. How do you feel when you can't have something you want?
6. Select your top three "Must Have" items.
7. Generate a list of things you need to consider before you acquire your top three items.
8. Create a symbol which represents your understanding of the two categories.
9. Give your artwork a title.





9.1b: Let's Be Considerate Consumers Name: _____

ONTARIO MINISTRY OF LABOUR FACT: (as of March 31, 2010)
Student Minimum Wage is \$9.60/hour (this rate applies to students under the age of 18 who work 28 hours a week or less when school is in session or work during a school break or summer holidays)
General Minimum Wage is \$10.25/hour (this rate applies to most employees)

(Source: <https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage>)

	"MUST HAVE" #1 is:	"MUST HAVE" #2 is:	"MUST HAVE" #3 is:
Approximate cost for each			
Divide approximate cost by Student Minimum Wage (\$9.60/hour)			
Total number of hours of work required to purchase this item			
Divide approximate cost by General Minimum Wage is (\$10.25/hour)			
Total number of hours of work required to purchase this item			

Take home message:





Lesson 2: What is the Loving Thing to Do?

<h3>Financial Literacy and Religious Education</h3>	RELIGIOUS EDUCATION – GRADE 9: HRE10 LESSON 2: WHAT IS THE LOVING THING TO DO? One 75 minute period
	Lesson Overview This is lesson two of three that embeds Financial Literacy concepts into the Religious Education curriculum. This lesson should follow “Caught in the Act” Story Analysis in the <i>Be With Me</i> Program. In this lesson, students will reflect on their personal attitudes toward money. Students will discuss case studies and analyze the cases using the See, Judge, Act, Evaluate decision making model. They will be given an opportunity to re-evaluate their original attitudes toward money and moral decisions.

CONNECTIONS TO FINANCIAL LITERACY
<p>In this lesson, the financial literacy knowledge and skills which will be addressed include:</p> <ul style="list-style-type: none"> • personal financial planning such as budgeting, saving and investing • social, ethical and environmental implications of financial decisions • active citizenship • planning for the future

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
<p>Scripture SCV.02 explain how the message of Scripture informs and challenges society</p> <p>Profession of Faith PF1.06 describe how faith in Jesus Christ challenges his disciples to love and respect others.</p> <p>Christian Moral Development CMV.02 understand the role and nature of conscience in moral decision-making CMV.04 review and apply the decision-making model of see, judge, act evaluate</p>	<p>The Catholic Social Teachings evident in this lesson include:</p> <ul style="list-style-type: none"> • Human Dignity • Promotion of Peace • Community and the Common Good • Option for the Poor and Vulnerable • Rights and Responsibilities <p>The Ontario Catholic School Graduate Expectations evident in this lesson include:</p> <p>A Discerning Believer 3(e) adopts a holistic approach to life by integrating learning from various subject areas and experience.</p>





	<p>CM1.06 demonstrate an understanding of the role of the Magisterium in moral decision- making</p>	<p>An Effective Communicator 2(c) presents information and ideas clearly and honestly and with sensitivity to others.</p> <p>A Self-directed, Responsible, Lifelong Learner 4(g)applies effective communication, decision-making, problem-solving, time and resource management skills</p>
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	<p>LEARNING GOALS</p>
	<p>At the end of this lesson, students will know, understand and/or be able to:</p> <ul style="list-style-type: none"> interpret and apply the See, Judge, Act, Evaluate decision making model to various case studies apply this decision making model to their everyday life to help them make prudent and ethical decisions concerning money

	<p>INSTRUCTIONAL COMPONENTS AND CONTEXT</p>	
	<p>Prior Learning</p> <p>Teacher Readiness:</p> <ul style="list-style-type: none"> photocopy blackline masters 9.2a: Anticipation Guide (one per student), and 9.2b: Case Study Scenarios (enough for groups of 4) be familiar with the See, Judge, Act, Evaluate model of Moral Decision Making in the <i>Be With Me</i> program (or a similar ethical decision making model). review the concept: “Any decision becomes a moral decision if the issue involves love of God, self or neighbour plan for students to work in groups of four <p>Terminology Moral Immoral Amoral Sin Moral decision <i>Magisterium</i> Conscience</p>	<p>Materials: <i>Blackline Masters:</i> 9.2a: Anticipation Guide 9.2b: Case Study Scenarios 9.2c: Case Study Guiding Questions</p> <p>Chart paper Markers</p> <p>Internet Resources: Investor Education Fund www.getsmarteraboutmoney.ca</p> <p>Resources: <i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006)</p> <p><i>Ontario Catholic School Graduate Expectations</i>, second edition (Toronto: Institute for Catholic Education, 2011)</p>





	<p><i>A Sound Investment: Financial Literacy in Ontario Schools</i>, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010)</p> <p>Canadian Conference of Catholic Bishops, <i>Be With Me</i> (Ottawa: CCCB Publication Service, 1997). ISBN: 978-0-88997-359-6</p>
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MINDS ON	CONNECTIONS
<ul style="list-style-type: none"> • Establishing a positive learning environment • Connecting to prior learning and/or experiences • Setting the context for learning 	<ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Whole Class → Focus Statement: Think/pair/share Teacher can address the class with this question to think about: <i>Is every decision we make about money a moral decision? Justify your answer using an example from your own life or another text (text-to-self, text-to-text).</i></p> <p>Give students two or three minutes to reflect quietly on their own, then turn to the person beside them and share their thoughts. Teacher should encourage students to review from previous lessons concepts such as morality, conscience etc.</p> <p>Whole Class → Anticipation Guide Distribute blackline master 9.2a: Anticipation Guide to each student.</p> <p>Students:</p> <ul style="list-style-type: none"> • read each statement and complete the first column only 	<p>AfL: Think/pair/share AaL: Anticipation Guide</p>

ACTION	CONNECTIONS
<ul style="list-style-type: none"> • Introducing new learning or extending/reinforcing prior learning • Providing opportunities for practice and application of learning (guided to independent) 	<ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Whole Class → Decision Making Model Select a case to use with the entire class to help students review the Moral Decision Making Model</p> <p>Note: Teachers who use the <i>Be With Me</i> resource might wish to use the story analysis of “Caught in the Act,” on pages 138-143 of the Teacher Manual) Teachers may want to use timely events in the news as an example to work with. Read one case study to the class and model how to analyze the case using blackline master 9.2c: Case Study Guiding Questions.</p>	<p>AaL: Caught in the Act</p> <p> Differentiated Instruction is based on Process: Shared responsibility for learning; Flexible grouping</p>





Mixed Groups → What is the loving thing to do?

Group the students into groups of four according to readiness or random groupings. Distribute blackline master 9.2b: Case Study Scenarios, and 9.2c: Case Study Guiding Questions. Assign one case study to each group. If you are researching and selecting your own case studies (from print, video and or the web) consider appropriate reading levels for the students in your class. Be sensitive to the region in which you live and choose your case studies accordingly.

Students:

- read your assigned case study
- Reflect upon and discuss the guiding questions on blackline master 9.2c: Case Study Guiding Questions and record your thoughts on the chart paper provided
- choose one person to be the recorder and one person to be the reporter

Circulate during this activity to help students stay on task, review vocabulary, and answer any questions that might arise from the discussion.

Guiding Questions: 9.2c: Case Study Guiding Questions

1. See:

- a. What is the decision to be made?
- b. Who does the decision affect? How?
- c. Is it a moral decision? Why/why not?

2. Judge:

- a. Identify the factors that influence this decision.
- b. List the emotions that one may be experiencing. Explain each.
- c. Which of the 10 Commandments and Beatitudes are involved in this decision? Explain the connection.
- d. What is the Church's teaching regarding the issue?
- e. What does the experience of committed Catholics teach us about the issue?
- f. What are your options?
- g. Which of these are loving options?

3. Act:

- a. Identify an appropriate decision.
- b. How might the individual act upon this decision?

4. Evaluate:

- a. Reflect on the choice you made based on the following:
 - Was evil done for the sake of good? Explain.
 - Did we treat others with the same love and respect with which we wish to be treated? Explain.
 - Does this decision reflect a genuine concern for others? Why/why not?





	Ask the reporter from each group to read their case to the class and present their discussion using the chart paper as their guide.	
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	CONSOLIDATION	CONNECTIONS
	<ul style="list-style-type: none"> • Providing opportunities for consolidation and reflection • Helping students demonstrate what they have learned 	<ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
	<p>Whole Class Individual → Anticipation Guide Instruct students to return to blackline master 9.2a: Anticipation Guide, review their responses and complete the last column.</p> <p>Students:</p> <ul style="list-style-type: none"> • review their responses in column two of blackline master 9.2a: Anticipation Guide • complete the last column of the Anticipation Guide 	<p>AfL; AaL: Anticipation Guide</p> <p> Differentiated Instruction is based on Process: Use of anticipation guide</p>





BEFORE Reading Case Studies	Statement	Reason for your choice	AFTER Reading Case Study	Comment AFTER reviewing and discussing case studies
AGREE DISAGREE	Buying items for cash from someone selling “stuff” out of the trunk of the car is stealing.		AGREE DISAGREE	
AGREE DISAGREE	Buying a cell phone for cash from a friend/student from your school is stealing		AGREE DISAGREE	
AGREE DISAGREE	Buying “fake I.D” for cash is stealing.		AGREE DISAGREE	
AGREE DISAGREE	Down loading music from the internet for free is stealing.		AGREE DISAGREE	
AGREE DISAGREE	You have to run and catch the last Go train home. You don’t pay for your ticket. This is stealing.		AGREE DISAGREE	





BEFORE Reading Case Studies	Statement	Reason for your choice	AFTER Reading Case Study	Comment AFTER reviewing and discussing case studies
AGREE DISAGREE	At the end of school you don't return your text book or library books. This is stealing.		AGREE DISAGREE	
AGREE DISAGREE	It's Locker clean out day. You leave all of your belongings, gym clothing, extra uniforms, shoes, personal belongings etc. This is stealing.		AGREE DISAGREE	
AGREE DISAGREE	Check the labels on your clothing. Uniform as well as the clothing you wear on weekends. This is consumer ignorance		AGREE DISAGREE	
AGREE DISAGREE	Getting an adult to buy alcohol for you and your friends. This is breaking the law.		AGREE DISAGREE	
AGREE DISAGREE	Borrowing money from family and friends and not paying it back. This is stealing.		AGREE DISAGREE	





9.2b: Case Study Scenarios (continued)

Name: _____

Scenario #1

Two high school aged sisters, Katie and Maddie, are watching their dad play soccer one Friday night. After the game the players stay behind in the parking lot to cool down, drink a pop and talk about the game. One night after the game a player announced to the team that he had acquired some items while on a business trip to China and he would be selling these items at a discounted price but cash only. John pulled his car up to the group and opened his trunk. In the trunk were “knock off” designer purses, shoes, wallets, sports jerseys, hats and t-shirts. Should Katie and Maddie buy any of the items?

Scenario #2

One day during English class Jake, a grade nine student, gets a text message from his older brother James, a grade 12 student asking him to meet in the hallway. Jake asks to be excused and leaves the classroom. During his meeting with James, Jake is introduced to another grade 12 student David who tells the brothers he has two brand new iPhones for sale. These phones are being sold for considerably less than what they boys would pay for in a store. David requires cash only for these transactions. Should Jake and James buy the iPhones?

Scenario #3

Cousins Lilly, Simon and Ben who are between the ages of 15-18 are together with their families on vacation. Ben’s older brother offers to buy them beer if they chip in using their vacation allowance. What should Ben, Lilly and Simon do?

Scenario #4

Jackson is at home during the summer holidays and he decided to get his room cleaned up before he leaves to go to Humber College in the fall. While clearing out his closet he notices he has a bag full of text books and library books he borrowed for an essay he wrote in Grade 9. What should Jackson do?

Scenario #5

At the end of the year after everyone has left the building and the custodial staff is cleaning out the lockers. Kevin and Katharine have returned to the school to pick up a knapsack that Katharine left behind by mistake. While they are walking through the hall way they see a wallet filled with cash, personal I.D. and a debit and credit card inside a locker. What should Katharine and Kevin do?





9.2b: Case Study Scenarios (continued)

Name: _____

Scenario #6

Kianna and Ryan were researching “sweat shops” and consumer awareness in their Grade 10 Religion class when they discovered that many of the products (especially clothing and shoes) they and their families were buying have come from companies that are violating Human Rights Laws by breaking child labour laws. With is new consumer awareness what should Kianna and Ryan do?

Scenario #7

Mieka and Surra decided to take the Go Train downtown to see a Blue Jay’s game. While they were at the game they met up with their friends Lidia and Mia. The girls were having so much fun they decided to go out for dinner after the game. The restaurant was very busy, as there were many events going on in the city that night which resulted in dinner taking longer than they had expected. Mieka suddenly looked at her watch and exclaimed, “We have to go or we are going to miss the last train home”. The girls paid their bill and left the restaurant quickly. When they arrived at the train station they saw a long line up of people waiting to buy tickets. The girls knew if they stood in line to pay for the ticket they might miss the train. What should the four friends do?

Scenario # 8

Thomas a grade 9 student has been looking for a job since the beginning of Semester II. He has been having trouble paying his cell phone bill and lately he has not been getting up early enough to make his own lunch so he has been borrowing money from his friend Timothy and not paying him back. What should Thomas and Timothy do about this situation?

Scenario #9

Rene’s Nana and Poppy gave her \$30.00 as a birthday gift to buy an iTunes card. Rene’s friend Brenley, is trying to convince her to pocket the money and use it for something else and download her music for free from an internet site. What should Rene do?

Scenario #10

Peter is heading to college in the fall. Three of his friends have invited him to go downtown with them and buy “fake I.D.” to use for entry into clubs and bars that serve alcohol. The legal age of majority in Ontario is 19. Peter will be not be turning 19 until his second year of college. What should Peter do?





9.2c: Case Study Guiding Questions

Name: _____

Read your assigned case study and then consider the following questions. Record your responses and be prepared to report back to the class.

1. See:

- a. What is the decision to be made?
- b. Who does the decision affect? How?
- c. Is it a moral decision? Why/why not?

2. Judge:

- a. Identify the factors that influence this decision.
- b. List the emotions that one may be experiencing. Explain each.
- c. Which of the 10 Commandments and Beatitudes are involved in this decision? Explain the connection.
- d. What is the Church's teaching regarding the issue?
- e. What does the experience of committed Catholics teach us about the issue?
- f. What are your options?
- g. Which of these are loving options?

3. Act:

- a. Identify an appropriate decision.
- b. How might the individual act upon this decision?

4. Evaluate:

- a. Reflect on the choice you made based on the following:
 - i. Was evil done for the sake of good? Explain.
 - ii. Did we treat others with the same love and respect with which we wish to be treated? Explain.
 - iii. Does this decision reflect a genuine concern for others? Why/why not?





Lesson 3: Creating a Budget of Love

<h2>Financial Literacy and Religious Education</h2>	RELIGIOUS EDUCATION – GRADE 9: HRE10 LESSON 3: CREATING A BUDGET OF LOVE One 75 minute period
	Lesson Overview This is lesson three of three that embeds Financial Literacy concepts into the Religious Education curriculum. In this lesson, students will reflect on Scripture and discover through discussion how this passage challenges the values of modern culture. Students will learn to create a personal budget which reflects their understanding of how planning for the future and spending habits are a way of showing Christ-like love.

CONNECTIONS TO FINANCIAL LITERACY
<p>In this lesson, the financial literacy knowledge and skills which will be addressed include:</p> <ul style="list-style-type: none"> • understanding needs and wants • consumer protection and consumer awareness • personal financial planning such as budgeting, saving and investing • planning for the future

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
<p>Scripture: SCV.05 express connections between the relationships described in biblical events and their own life experiences.</p> <p>SC1.08 critique contemporary values with the teachings found in the Gospels</p> <p>Profession of Faith PF1.10 evaluate how to live in and challenge society based on the model of Jesus</p> <p>Christian Moral Development CMV.01 demonstrate a knowledge of how Church teaching informs moral decision-making</p>	<p>The Catholic Social Teachings evident in this lesson include:</p> <ul style="list-style-type: none"> • Human Dignity • Community and the Common Good • Option for the Poor and Vulnerable • Rights and Responsibilities • Dignity of Work <p>The Ontario Catholic School Graduate Expectations evident in this lesson include:</p> <p>A Discerning Believer 1(i) integrates faith with life</p>





<p>CM1.01 know that each person has been created with the freedom to shape his or her own relationships;</p>	<p>A Reflective, Creative, and Holistic Thinker 3(c) thinks reflectively and creatively to evaluate situations and solve problems 3(e) adopts a holistic approach to life by integrating learning from various subject areas and experience</p> <p>A Self-directed, Responsible, Lifelong Learner 4(c) takes initiative and demonstrates Christian leadership</p>
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LEARNING GOALS
<p>At the end of this lesson, students will know, understand and/or be able to:</p> <ul style="list-style-type: none"> • identify how Scripture informs and challenges society • articulate how people feel when they experience an unequal distribution of wealth • define and identify vocabulary used in creating a budget • create their own personal budget

INSTRUCTIONAL COMPONENTS AND CONTEXT	
<p>Prior Learning</p> <p>Teacher Readiness:</p> <ul style="list-style-type: none"> • read Mark 10:17-31 (see 9.3a: The Rich Young Man) • photocopy 9.3b: Budget Task Card – Working Definitions, if Catholic Youth Bibles are not available • photocopy 9.3b: Budget Task Card – Working Definitions, and cut them so each member has a different term/concept • be mindful of the social demographic of the students and adjust some parts of the lesson accordingly <p>Terminology Budget Income Expenses Savings Charitable donations</p>	<p>Materials: <i>Blackline Masters:</i> 9.3a: The Rich Young Man (Mark 10:17-31) 9.3b: Budget Task Card – Working Definitions 9.3c: How do we create a budget? 9.3d: A Sample Budget for Children 9.3e: A Sample Budget for Teens/Young Adults 9.3f: Sample Monthly Budget for Grade 9 Students 9.3g: A Sample Budget for Grade 9 Students 9.3h: Creating a Budget of Love 9.3i: Come follow Me 9.3j: Rubric for Creating a Budget of Love and Come Follow Me Reflection</p> <p>Chart paper, markers, coloured cards, construction paper, rulers, if possible access to computers to create a word document</p> <p>Internet Resources: Investor Education Fund www.getsmarteraboutmoney.ca</p> <p>MoneyAndStuff.info www.moneyandstuff.info</p>





	<p>Resources: <i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006)</p> <p><i>Ontario Catholic School Graduate Expectations</i>, second edition (Toronto: Institute for Catholic Education, 2011)</p> <p><i>A Sound Investment: Financial Literacy in Ontario Schools</i>, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010)</p> <p>Canadian Conference of Catholic Bishops, <i>Be With Me</i> (Ottawa: CCCB Publication Service, 1997). ISBN: 978-0-88997-359-6</p> <p>NOTE: For teachers who use <i>Be With Me</i>, this lesson could be taught within the “Be Obedient” or the “Be Just” units.</p>
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MINDS ON	CONNECTIONS
<ul style="list-style-type: none"> • Establishing a positive learning environment • Connecting to prior learning and/or experiences • Setting the context for learning 	
<p>Whole Class → Guided Reading Read the Scripture passage Mark 10:17-31 (see 9.3a: The Rich Young Man). Have highlighters available to the students. Guide their reading by stopping periodically to check for understanding and/or teach vocabulary.</p> <p>Students:</p> <ul style="list-style-type: none"> • read the Scripture passage and highlight key concepts <p>After reading the passage, ask the students to prepare themselves for a brief meditation. They may choose to put their head down on their desk or sit with their eyes closed. They should reflect silently on the following questions:</p> <p>Guiding Questions:</p> <ol style="list-style-type: none"> 1. Think about the passage. What questions do you have about the young man and about what Jesus instructed him to do? 2. What feelings does this passage evoke in you? 3. How might this passage challenge us? 	<p>AfL: 9.3a: The Rich Young Man AaL: Who will share what they have?</p> <p> Differentiated Instruction is based on Process: Shared responsibility for learning</p>





Whole class Activity → Who will share what they have?

Place a basket of candy in the center of the classroom. Group students randomly into groups of six.

Each group will receive one of the following colour cards:

- 2 green cards
- 2 yellow cards
- 2 red cards

Students:

- with the green cards may each come up to the basket and take as many candies as they can hold in one hand
- with the yellow cards may each come up and take only six candies from the basket.
- with the red cards must decide between themselves which red group members will go to the basket and take only one candy.
- with the other red card may not take any candies from the basket

(at the end of the discussion, ensure that all students have gotten candy)

Whole Class discussion → Guided Questions:

1. Some of you have more candy than others. Are you willing to share or give up any part of the candy to the members of your group that have none? If so how much are you willing to give up?
2. Ask each member of the group to share how they felt about this experience.
3. How are you going to solve the problem in your group so each member feels they have been treated equally in the distribution?
4. Can you identify with the young man in the Scripture passage? How did he feel and why?
5. What are the financial realities of students in grade nine? Where are they getting their money?
6. Are you old enough to apply for jobs in your community?
7. What are you spending your money on?
8. What are the stresses you feel about money?
9. Who has been teaching you about budgeting, spending saving?

Inform the students that they are going to learn how to create a personal budget.



ACTION	CONNECTIONS
<ul style="list-style-type: none"> • Introducing new learning or extending/reinforcing prior learning • Providing opportunities for practice and application of learning (guided \rightarrow independent) 	
<p>Groups of 4 → Let’s learn about budgeting Group students into groups of five and distribute blackline master 9.3b: Budget Task Card – Working Definitions. Also, to each student, distribute blackline master 9.3c: How do we create a Budget?</p> <p>Students:</p> <ul style="list-style-type: none"> • follow the instructions given on blackline master 9.3c: How do we create a Budget? • complete the graphic organizer (9.3c) <p>Circulate to ensure students are staying on task. Clarify concepts and provide impromptu questions/vocabulary. Check to make sure students have completed the graphic organizer.</p> <p>Whole Class → Brainstorm The students should refer to their completed graphic organizer as they participate in a class discussion about creating a personal budget. Review: budget, rules for a budget, income, expenses etc.</p> <p>Guiding Questions:</p> <ol style="list-style-type: none"> 1. What are the financial realities of your life? 2. What are your sources of income? 3. Do you know how to budget your money? 4. According to the Canadian Institute of Chartered Accountants: “With Any Money you have you should: Save, Spend, Share and Invest” 5. Looking at your graphic organizer what is your biggest expense? (cell phone, clothing, entertainment) <p>Small Group → Researching and Analyzing Group students into groups of four (random grouping: count students 1,2,3,4 or use coloured cards).</p> <p>Each group should have a copy of: 9.3d: A Sample Budget for Children 9.3e: A Sample Budget for Teens/Young Adults 9.3f: Sample Monthly Budget for Grade 9 Students</p> <p>Students:</p> <ul style="list-style-type: none"> • follow the instructions on the task card on blackline master 9.3f: Sample Monthly Budget for Grade 9 Students <p>Teacher should circulate to assess discussion, activity level and answer any questions which may arise from the discussion/research.</p>	<p>AfL: Let’s Learn about budgeting AaL: 9.3b: Budget Task Card – Working Definitions 9.3c: How do we create a budget?</p> <p> Differentiated Instruction is based on Process: use of graphic organizer</p>





CONSOLIDATION • Providing opportunities for consolidation and reflection • Helping students demonstrate what they have learned	CONNECTIONS
<p>Whole Class Individual → Creating your own personal budget of love Debrief blackline master 9.3f: Sample Monthly Budget for Grade 9 Students. Co-create a template for the students to use for their consolidation. Alternatively, you might wish to distribute the template provided on blackline master 9.3g: A Sample Budget for Grade 9 Students. Distribute blackline master 9.3h: Creating a Budget of Love to each student.</p> <p>Students:</p> <ul style="list-style-type: none">• complete blackline master 9.3h: Creating a Budget of Love <p>Teachers might wish to use 9.3h: Creating a Budget of Love as an assessment <i>of</i> learning opportunity. If so, distribute the rubric provided on blackline master 9.3j: Creating a Budget of Love Rubric to each student.</p> <p>Alternatively, teachers may provide opportunity for students to discuss their learning following this activity.</p> <p>Students:</p> <ul style="list-style-type: none">• complete blackline master 9.3i: Come Follow Me individually <p>Teachers might wish to use 9.3i: Come Follow Me as an assessment <i>of</i> learning opportunity. If so, distribute the rubric provided on blackline master 9.3j: Come Follow Me Reflection Rubric to each student.</p> <p>Alternatively, teachers may provide opportunity for students to discuss their learning following this activity.</p>	<p>AfL: Monthly Budget for Grade 9 Students AaL; AoL: Creating a Budget of Love; Come Follow Me</p>





9.3a: The Rich Young Man

Name: _____

THE RICH YOUNG MAN (Mk 10:17-31)

¹⁷As he was setting out on a journey, a man ran up and knelt before him, and asked him, “Good Teacher, what must I do to inherit eternal life?” ¹⁸Jesus said to him, “Why do you call me good? No one is good but God alone. ¹⁹You know the commandments: ‘You shall not murder; You shall not commit adultery; You shall not steal; You shall not bear false witness; You shall not defraud; Honor your father and mother.’” ²⁰He said to him, “Teacher, I have kept all these since my youth.” ²¹Jesus, looking at him, loved him and said, “You lack one thing; go, sell what you own, and give the money to the poor, and you will have treasure in heaven; then come, follow me.” ²²When he heard this, he was shocked and went away grieving, for he had many possessions.

²³Then Jesus looked around and said to his disciples, “How hard it will be for those who have wealth to enter the kingdom of God!” ²⁴And the disciples were perplexed at these words. But Jesus said to them again, “Children, how hard it is to enter the kingdom of God! ²⁵It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.” ²⁶They were greatly astounded and said to one another, “Then who can be saved?” ²⁷Jesus looked at them and said, “For mortals it is impossible, but not for God; for God all things are possible.”

²⁸Peter began to say to him, “Look, we have left everything and followed you.” ²⁹Jesus said, “Truly I tell you, there is no one who has left house or brothers or sisters or mother or father or children or fields, for my sake and for the sake of the good news, ³⁰who will not receive a hundredfold now in this age—houses, brothers and sisters, mothers and children, and fields with persecutions—and in the age to come eternal life. ³¹But many who are first will be last, and the last will be first.”





9.3b: Budget Task Card – Working Definitions

Name: _____

What is a Budget?

Making a budget is the most important step in controlling your money. A budget allows you to track your **Income** (the money that you have) and your **Expenses** (the money you spend). By writing down your monthly income and expenses, you can see how much money you expect to have for the month and plan for how much you can spend.

The Rules of Budgeting

The first rule of budgeting is simple: ***Spend less than you earn!*** If you earn \$150 a month from your job, and earn another \$50 from your allowance or birthday money, your income for the month is \$200. If your savings account earns another \$5, your total income is \$205. Now you know that you have to spend less than \$205 for the entire month.

Structure your Budget

- 1. Determine your Income.**
Estimate all **“incoming”** money, including salary from a job, allowance from your parents, and birthday money, gifts.
- 2. Estimate Required Expenses.**
Required expenses include taxes and bills that you *must* pay. Required bills may include your cell phone bill and transportation costs to work or school. You should also include payment to your savings in the “Required Expenses” category. Whether you are saving for something specific (like a car or college) or just tucking money away for the future, it is critical that you get in the habit of paying yourself first! Even a few dollars each month helps build your savings.
- 3. Estimate Discretionary Expenses.**
After you have paid your Required Expenses, you can use the money left over for some fun! Discretionary Expenses may include clothes, shopping, pizza, video games, gifts and any other expenditures that are considered “optional”.





9.3c: How do we create a Budget? **Name:** _____

INSTRUCTIONS:

As each group member is presenting their task card discuss and complete the following graphic organizer.

Term/concept	Definition in my own words	Example	An example from my own life
Why Make a Budget?			
Income			
Determining your Income			
Expenses			
Estimated Required Expenses			
First Rule of Budgeting			
Discretionary Expenses			





9.3d: A Sample Budget for Children Name: _____

Sample Weekly Budget for Kid's Money	How Much Money Do I Have?	How I Got the Money
allowance	\$2.00	\$2 a week for helping Mom & Dad
birthday money	\$5.00	\$5 from Grandma in my birthday card
other money	50 cents	I found two quarters in the sofa!
All of My Money Together:	\$7.50	All my money added up
Things I Want to Buy	How Much Does it Cost?	Why I Want To Buy It
new toy	\$6.00	I saw it at the toy store and I like it!
birthday gift for Mom (ring)	\$4.00	Mom will like the pretty ring!
candy bar	60 cents	Buy a candy bar at school
What it All Costs:	\$10.60	Everything I want to buy together
Do I have enough money? (Money minus Cost)	-\$3.10	Oops! I don't have enough money yet! I still need \$3.10.

(Adapted from <http://moneyandstuff.info/>)





9.3e: A Sample Budget for Teens/Young Adults Name: _____

Category	Monthly Budget	Actual Amount	Difference
INCOME:		Estimate Your Income	Your Actual Income
Wages/Income Paycheck, Allowance, Birthday Money, etc.	\$200	\$210	\$10
Interest Income From Savings Account	\$5	\$4	(\$1)
INCOME SUBTOTAL	\$205	\$214	\$9
EXPENSES:		Estimate Your Expenses	Your Actual Expenses
Savings			
Savings Account	\$10	\$10	\$0
Bills			
Taxes - From Paycheck	\$30	\$32	(\$2)
Rent/Mortgage	\$0	\$0	\$0
Utilities Electric, Cell Phone, etc.	\$30	\$30	\$0
Groceries/Snacks	\$15	\$12	\$3
Car			
Car Payment	\$0	\$0	\$0
Car Insurance	\$0	\$0	\$0
Gasoline	\$20	\$25	(\$5)
Shopping			
Clothes	\$40	\$35	\$5
Other Shopping	\$10	\$0	\$10
Fun			
Entertainment Movies, Pizza, Video Games, Bowling, etc.	\$20	\$25	(\$5)
Other Expenses	Ski Club: \$10	Ski Club: \$10	\$0
EXPENSES SUBTOTAL	\$185	\$179	\$6
NET INCOME	\$20	\$35	\$15!
Income Minus Expenses			

Negative amounts are in parentheses
 (Adapted from <http://moneyandstuff.info/>)





9.3f: Sample Monthly Budget for Grade 9 Students	Name: _____
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TASK CARD INSTRUCTIONS: Group Activity

Review and analyze the two sample budgets (9.3d: A Sample Budget for Children and 9.3e: A Sample Budget for Teens/Young Adults). As you can see one budget is for young children and the other is for teens and young adults. As a grade 9 student you are somewhere in the middle of these two stages.

- Discuss and decide as a group which categories are appropriate for Grade 9 students to include in a monthly budget.
- Brainstorm the categories first then create your own template for a budget or you may want to use the template provided on 9.3g: A Sample Budget for Grade 9 Students

REMINDER: Think about what is the loving thing to do and how can you best serve God, self and your community.



9.3f: Sample Monthly Budget for Grade 9 Students	Name: _____
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TASK CARD INSTRUCTIONS: Group Activity

Review and analyze the two sample budgets (9.3d: A Sample Budget for Children and 9.3e: A Sample Budget for Teens/Young Adults). As you can see one budget is for young children and the other is for teens and young adults. As a grade 9 student you are somewhere in the middle of these two stages.

- Discuss and decide as a group which categories are appropriate for Grade 9 students to include in a monthly budget.
- Brainstorm the categories first then create your own template for a budget or you may want to use the template provided on 9.3g: A Sample Budget for Grade 9 Students

REMINDER: Think about what is the loving thing to do and how can you best serve God, self and your community.





CATEGORY		MONTHLY BUDGET AMOUNT
INCOME		
SAVINGS		
EXPENSES		
INVESTMENTS		





PROCESS:

Review and reflect on your group activity to create a budget for grade 9 students. Think about your own circumstances and your stage of life.

YOUR TASK: To create a “PERSONAL BUDGET OF LOVE”

INSTRUCTIONS:

1. Create a personal budget which includes the following basic categories:
 - Income
 - Savings
 - Expenses
 - Investments
2. Your budget should have as much detail as possible.
3. At the bottom of your final product, include the answer to this statement:
“The take home message I have learned from creating My Personal Budget of Love is...”
4. Give your final product a personalized title.





9.3i: Come Follow Me

Name: _____



Reflect on the caption above, your own life, as well as the Story of the Rich Young Man (Mark 10:17-31)

What would you be willing to give up in order to follow Jesus?



TOC



9.3j: Creating a Budget of Love Rubric	Name: _____
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Categories	Level 1	Level 2	Level 3	Level 4
Knowledge and Understanding – Subject-specific content acquired in each grade (knowledge), and the comprehension of its meaning and significance (understanding)				
The student:				
Knowledge and Understanding of content <i>(accuracy of information and terminology; depth of information)</i>	Uses limited accuracy Limited depth	Some accuracy Some depth	Considerable accuracy Considerable depth	High degree of accuracy High degree of depth
Application – The use of knowledge and skills to make connections within and between Religious Education and the world outside the school				
The student:				
Transfer of knowledge and skills <i>(budget format) to new contexts</i>	Uses format to a limited degree	Uses format to a moderate degree	Uses format to a considerable degree	Uses format to a high degree

9.3j: Come Follow Me Reflection Rubric	Name: _____
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Categories	Level 1	Level 2	Level 3	Level 4
Communication – The conveying of meaning through various forms				
The student:				
Expression and organization of ideas and information <i>(reflection)</i>	expresses and organizes ideas and information with limited effectiveness	expresses and organizes ideas and information with some effectiveness	expresses and organizes ideas and information with considerable effectiveness	expresses and organizes ideas and information with a high degree of effectiveness
Application – The use of knowledge and skills to make connections within and between Religious Education and the world outside the school				
The student:				
Making connections between Religious Education and the world <i>(Mark 10:17-31, personal stage of life)</i>	makes connections between various contexts with limited effectiveness	makes connections between various contexts with some effectiveness	makes connections between various contexts with considerable effectiveness	makes connections between various contexts with a high degree of effectiveness





GRADE 10
Lesson 1: Spiritual Currency

GRADE 10

Financial Literacy and Religious Education	RELIGIOUS EDUCATION – GRADE 10: HRE20 LESSON 1: SPIRITUAL CURRENCY One 75 minute period
	<p>Lesson Overview This is lesson one of three that embeds Financial Literacy concepts into the Religious Education curriculum. In this lesson, students will investigate the message of Scripture as it challenges contemporary values related to material wealth. Students will apply their understanding of grace and sacramental life by recording their actions and service of others over a 24 hour period. Students will become familiar with financial terminology such as bank statement, saving accounts, withdrawals, deposits, balance, and interest. Students will think critically and symbolically about material goods versus service as it relates to feelings of self-worth, spiritual health and sacraments.</p>

CONNECTIONS TO FINANCIAL LITERACY
<p>In this lesson, the financial literacy knowledge and skills which will be addressed include:</p> <ul style="list-style-type: none"> • understanding needs and wants • personal financial planning such as budgeting, saving and investing • social, ethical and environmental implications of financial decisions • active citizenship

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
<p>Scripture SCV.02 recognize the Gospels as testimonies of faith in Jesus and an invitation to grow toward wholeness by living as his faithful disciples</p>	<p>The Catholic Social Teachings evident in this lesson include:</p> <ul style="list-style-type: none"> • Community and the Common Good • Option for the Poor and Vulnerable • Rights and Responsibilities





	<p>SC1.05 demonstrate a knowledge of the Gospel call to right relationships with God and neighbour as a way to live as disciples of Jesus</p> <p>SC1.07 retell the parables of Jesus in relation to contemporary times</p> <p>Professions of Faith PFV.04 identify various ways in which the Church expresses itself as the “people of God” (CCC §781-786)</p> <p>PF1.02 demonstrate the Christian meaning of personhood as being created in the image and likeness of God;</p> <p>PF1.04 demonstrate that the work begun by Jesus continues in the world through the Church and its members;</p> <p>PF1.05 demonstrate a knowledge of the Church’s teachings on the dignity and worth of the material world;</p> <p>PF1.06 demonstrate ways in which openness to the Holy Spirit in prayer, and attention to sacramental life strengthens Christians to meet the challenges of discipleship;</p> <p>Christian Moral Development CMV.04 demonstrate a knowledge of the social teachings of the Church (CCC §2419-2425)</p> <p>Prayer and Sacramental Life PSV.01 recognize the spiritual and sacramental dimension implicit in human experience and the created world</p> <p>PS1.04 recognize the spiritual and sacramental dimensions implicit in human experience and the created world</p>	<p>The Ontario Catholic School Graduate Expectations evident in this lesson include:</p> <p>A Discerning Believer 1(d) develops attitudes and values founded on Catholic <i>social teaching</i> and acts to promote social responsibility, human solidarity and the common good 1(i) integrates faith with life</p> <p>A Reflective, Creative, and Holistic Thinker 3(b) creates, adapts, evaluates new ideas in light of the common good</p> <p>A Self-directed, Responsible, Lifelong Learner 3(c) takes initiative and demonstrates Christian leadership 3(g) examines and reflects on one’s personal values, abilities and aspirations influencing life’s choices</p> <p>A Collaborative Contributor 5(c) develops one’s God-given potential and makes a meaningful contribution to society</p> <p>A Responsible Citizen 7(b) accepts accountability for one’s own actions 7(d) promotes the sacredness of life.</p>
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	<p>LEARNING GOALS</p>
	<p>At the end of this lesson, students will understand:</p> <ul style="list-style-type: none"> • human beings are not defined by their material goods • serving others promotes God’s grace • Catholics are called to serve our neighbour • serving others does not require a financial wealth, but rather a spiritual commitment; the sharing of gifts, talents, time





INSTRUCTIONAL COMPONENTS AND CONTEXT	
<p>Prior Learning</p> <p>Prior to this lesson, students will have:</p> <ul style="list-style-type: none"> referenced Biblical citations ; read gospel story “The Parable of the Rich Fool” (Luke 12:16-21); explored the use of symbolism; an understanding of Christ-like leadership; an understanding of sacramental life <p>Terminology</p> <p>Account Account statement Automated teller machine Annual percentage rate Balance, banking fees Deposit expense Financial institution Grace Sacraments Sacramental dullness Common good Withdrawal</p>	<p>Materials:</p> <p><i>Blackline Masters:</i></p> <p>10.1a: The Greed Trap Reflection 10.1b: Sacramental Service Appraisal 10.1c: Financial vs. Spiritual Accounts 10.1d: Bank of Spiritual Health and Fulfillment 10.1e: Spiritual Currency Choice Board 10.1 f: Glossary</p> <p>Internet Resources:</p> <p>The City: a financial life skills project www.themoneybelt.gc.ca</p> <p>Financial Consumer Agency of Canada www.fcac-acfc.gc.ca</p> <p>Resources:</p> <p><i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006)</p> <p><i>Ontario Catholic School Graduate Expectations</i>, second edition (Toronto: Institute for Catholic Education, 2011)</p> <p><i>A Sound Investment: Financial Literacy in Ontario Schools</i>, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010)</p> <p>Canadian Conference of Catholic Bishops, <i>Christ and Culture</i> (Ottawa: CCCB Publication Service, 2001). ISBN: 978-0-88997-458-6</p> <p><i>A Parent’s Guide to Raising Money-Smart kids</i>, Robin Taub (2011)</p> <p>NOTE: For teachers who use <i>Christ and Culture</i> this lesson corresponds with Unit 6:Relating to civil society: Living together in solidarity</p>





MINDS ON • Establishing a positive learning environment • Connecting to prior learning and/or experiences • Setting the context for learning	CONNECTIONS • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Whole Class → Attendance Question (5 minutes) As you take attendance today, ask each student to share their most prized possession. Any student has a right to pass.</p> <p>Whole Class → Reading Scripture (15 minutes) Select a student(s) to read “The Rich Fool” (Luke 12: 16-21). Analyze the parable by leading the discussion using blackline master 10.1a: The Greed Trap Reflection.</p> <p>Students:</p> <ul style="list-style-type: none"> listen to “The Parable of the Rich Fool” (Luke 12: 13-21) participate in discussion of blackline master 10.1a: The Greed Trap Reflection. <p>Guiding Questions: It is easy to regard your possessions as treasures and to find so much pleasure in them that we develop the need for more and more. This is the greed trap Jesus warns against in the “Parable of the Rich Fool” (Luke 12: 13-21) How do we let ourselves fall into this trap? Where do you see the sin of greed at work? Certainly advertisements play a role in convincing us that we need to own everything that is new and improved (e.g. smart phones, headphones, clothing, running shoes, make-up).</p> <p>Our own insecurities also play a role- the more we possess, the more important we tend to think we are. Some may say that our possessions dictate who we can and cannot be friends with. As indicated in the parable, greed is an addictive sin. Instead of feeling fulfilled by attaining the material goods, we end up craving more. We are left feeling that what we have isn’t good enough. It’s a vicious cycle.</p> <p>The solution to greed is simple. It’s sharing – that value we learned when we were young! From a grade 10 perspective it’s living out the sacraments – sharing our time, talents, possessions – which makes us “rich towards God” (verse 21). Anyone who has ever willingly volunteered their time in service of others knows this feeling.</p> <p>Where could you, your friends and your family share more? <i>(Elicit student responses)</i></p> <p>How does sharing your time, talents and possessions with others relate to the common good? <i>(respect for the person, the social well-being and development of the group itself, peace i.e. the stability and security of a just order)</i></p>	<p>AfL: Attendance Question</p>





	<p>Students:</p> <ul style="list-style-type: none"> • will use blackline master 10.1d: Bank of Spiritual Health and Fulfillment graphic organizer to take an account of their actions (service of others) over the next 24 hours • will record the approximate time of the event, the action taking place, and will allocate a numerical value for each action • at the end of the 24 hour period, students will balance their “Bank of Spiritual Health and Fulfillment” by using addition and subtraction. <p>Student can refer to blackline master 10.1c: Financial vs. Spiritual Accounts for guidance.</p>		
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	CONSOLIDATION	CONNECTIONS	
	<ul style="list-style-type: none"> • Providing opportunities for consolidation and reflection • Helping students demonstrate what they have learned 	<ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction 	
	<p>Whole Class → Spiritual Currency Choice Board (20 minutes)</p> <p>Students will return to class the following day with their completed bank statements (blackline master 10.1d: Bank of Spiritual Health and Fulfillment). Display blackline master 10.1e: Spiritual Currency Choice Board.</p> <p>Choice board reflection question are designed to provide some information about savings accounts while asking the students to think critically and symbolically about their personal findings; material goods versus service as it relates to with self-worth, spiritual health and sacramental life.</p> <p>Students:</p> <ul style="list-style-type: none"> • refer to blackline master 10.1e: Spiritual Currency Choice Board and complete 3 of the 6 reflection questions about their findings. <p>The teacher will use the student responses to determine if they were able to connect service of others to understand God’s grace, serving the common good, and feelings of happiness or fulfillment.</p>	<p>AaL: Spiritual Currency Choice Board</p> <p> Differentiated Instruction based on Product: based on use of choice board</p>	





10.1a: The Greed Trap Reflection

Name: _____

It is easy to regard your possessions as treasures and to find so much pleasure in them that we develop the need for more and more. This is the greed trap Jesus warns against in the “Parable of the Rich Fool” (Luke 12: 13-21) How do we let ourselves fall into this trap? Where do you see the sin of greed at work? Certainly, advertisements play a role in convincing us that we need to own everything that is new and improved (e.g. *smart phones, headphones, clothing, running shoes, make-up*). Our own insecurities also play a role - the more we possess, the more important we tend to think we are. Some may say that our possession dictate who we can and cannot be friends with. As indicated in the parable, greed is an addictive sin. Instead of feeling fulfilled by attaining the material goods we end up craving more. We are left feeling that what we have isn’t good enough. It’s a vicious cycle.

The solution to greed is simple, it’s sharing - that value we learned when we were young! From a grade 10 perspective it’s living out the sacraments; sharing our time, talents, possession which makes us “rich towards God” (verses 21). Anyone who has ever willingly volunteered their time in service of others knows this feeling. Where could you, your friends and your family share more? How does this relate to the common good? (respect for the person, the social well-being and development of the group itself, peace i.e. the stability and security of a just order)

Source: Adapted from *The Catholic Youth Bible*, Page 1203



TOC



God calls all of us: “Love one another as I have loved you.” Reflect on the following actions and determine how you felt based on prior experience. Circle the numerical value which best describes your feelings as a result:

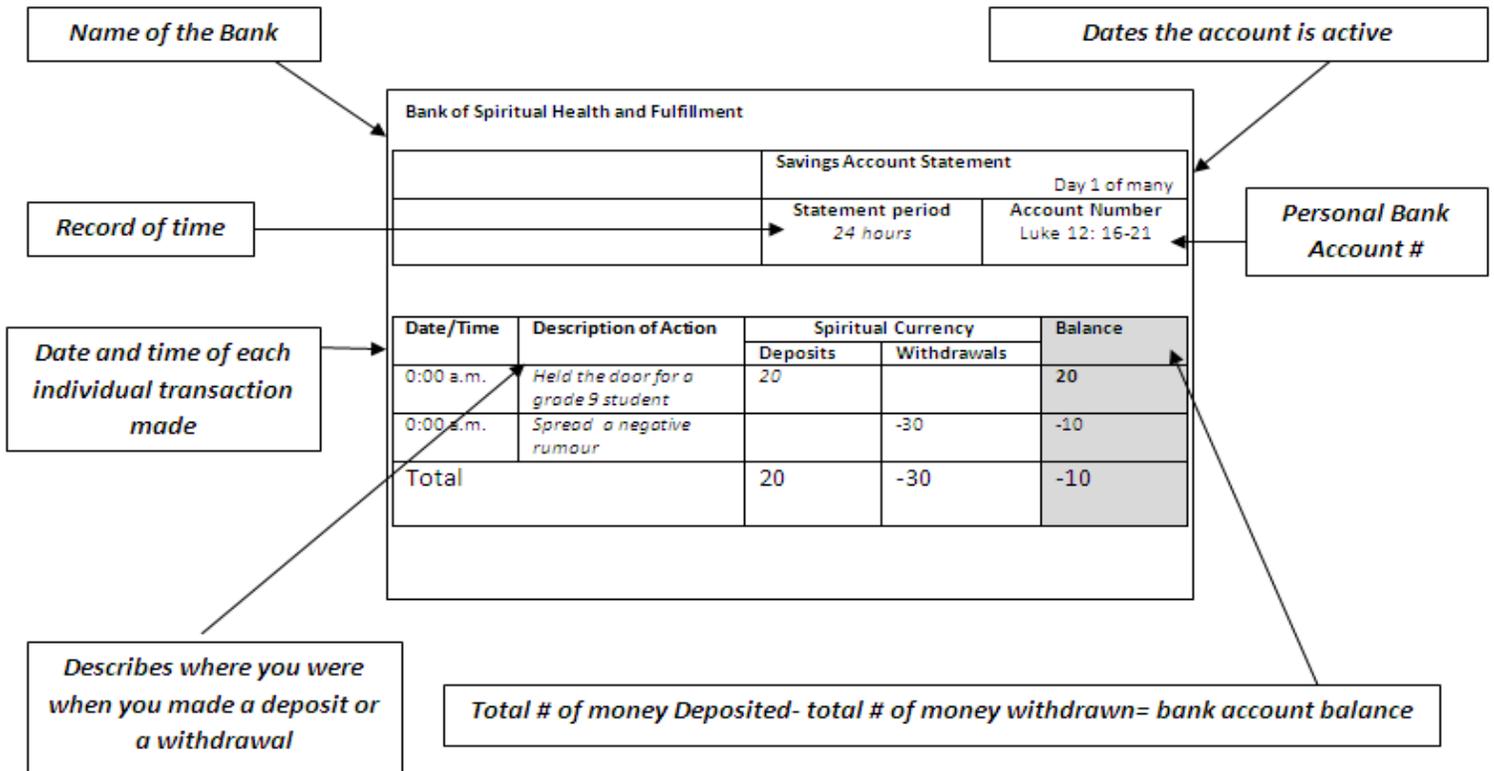
Spiritual Currency	When I...	I feel...				
		Terrible	Regretful	Neutral	Good	Completely Fulfilled
	Forgive someone	1	2	3	4	5
	Spread rumours	1	2	3	4	5
	Volunteer my time	1	2	3	4	5
	Help someone in need	1	2	3	4	5
	Stick up for someone	1	2	3	4	5
	Use social media	1	2	3	4	5
	Complete my homework	1	2	3	4	5
	Apologize	1	2	3	4	5
	Introduce someone new	1	2	3	4	5
	Share a meal with family or friends	1	2	3	4	5
	Act exclusive	1	2	3	4	5
	Make a donation	1	2	3	4	5
	Achieve academic goals	1	2	3	4	5
	Bully someone	1	2	3	4	5
	Leave little time for prayer and reflection	1	2	3	4	5
	Work outside my comfort zone	1	2	3	4	5
	<i>Other...</i>	1	2	3	4	5
		1	2	3	4	5





Over the next 24 hours you will take an account of your treatment and service of others. Using a model from an average financial bank statement you will allocate a spiritual currency for your actions - a positive value for actions that promote sacramental awareness, and a negative value for actions that support sacramental dullness.

	Financial Bank Account	Bank of Spiritual Health and Fulfillment
Bank Statement	A record of transactions in an account at a financial institution, usually provided each month	A record of your actions over a 24-hour period.
Deposits (+ value)	A record of money earned that is held in your account	A record of the actions you made which exemplified the sacramental awareness, positively contributed to your spiritual health.
Withdrawals (- value)	A record of the money you take out of an account to purchase an item or pay a debt.	A record of the actions you made which exemplified the sacramental dullness, negatively contributed to your spiritual health.





Bank of Spiritual Health and Fulfillment

	Savings Account Statement Day 1 of many	
	Statement period 24 hours	Account Number Luke 12: 16-21

Date/Time	Description of Action	Spiritual Currency		Balance
		Spiritual Deposits	Spiritual Withdrawals	
10:00 a.m.	<i>Held the door for a grade 9 student</i>	20		20
1:00 p.m.	<i>Relayed a negative rumour about a classmate</i>		-30	-10 (20-30)
Totals:				

Total # of money Deposited- total # of money withdrawn= bank account balance





10.1e: Spiritual Currency Choice Board

Name: _____

Refer to your Bank Statement. Use specific examples from your findings and respond to three of the following six reflection questions:

1. Canadians who are the age of majority (18 or 19 years) are invited to sign up for a personal bank account. This provides an opportunity to earn interest on savings, the security of keeping money in a safe place, and a way to track deposits and withdrawals. What did you learn about sacramental life and service of others as a result of your Spiritual Bank account statement?
2. When you borrow money from your bank you will be charged interest. For example if you took out a loan for \$500.00 with an annual percentage rate (APR) of 18% you would owe \$590.00 after one year (if you did not pay this loan back). When your spiritual actions leave you in a state of debt, what do you owe?
3. Bank or debit cards are a convenient way to withdraw money. Automatic teller machines (ATM) are often positioned at shopping malls, convenience stores and restaurants so that you have easy access to your money. It's important to know that ATM's have high user fees ranging from \$1.50 – \$4.00 per transaction. Explain how the actions you considered "withdrawals" may take a toll on your spiritual health.
4. Banks will pay you interest for keeping your money in a savings account. For example, if you maintain a positive balance of \$ 1000.00 for a year and you make 2.2% interest on your money, your \$1000.00 would be worth \$ 1022.00. That's an extra \$22 a year for being financially responsible. What would you consider the spiritual interest on your deposits? Be specific.
5. Financial experts would provide the following rules; save 10% of what you earn and give 10% to charity. If you were employed part-time for 15 hours a week and your wage was \$ 10.25 per hour how much should you donate to charity based on this recommendation? Did you contribute (volunteer, financially) to a charity over the past 24 hours? If not select a charity in which you would like to get involved.
6. Using specific examples from your bank statement, explain how your actions: sharing of time, talents, possessions make you "rich towards God" (Luke 12: 21).





10.1f: Glossary

Name: _____

account an arrangement at a bank, trust company or other financial institution for depositing, withdrawing, borrowing, or investing money

account statement a record of transactions in an account at a financial institution, usually provided each month

automated teller machine (ATM) a machine that allows you to do banking transactions by inserting an electronic card; also called an automated banking machine (ABM)

annual percentage rate (APR) the actual rate of interest charged on a loan each year. APR is calculated using standardized rules to help borrowers compare rates. APR may be different from an advertised rate

balance the amount of money held or owing in an account

banking fees fees charged to customers for banking services

deposit a record of money earned that is held in a financial account

expense money you pay; costs

financial institution a bank, trust company, credit union or other institution that offers financial services such as savings and chequing accounts, loans, credit cards and investments

grace is the creative, sustaining, and transforming self-gift of God that is always being offered to us. God's presence is witnessed where ever love is present.(e.g. people, places, actions, events and experiences that shape our lives)

goodness God is the source of all that is good. Human beings, by their nature and vocation, are directed toward the good. Goodness is a result of being “connected” with God, as branches to a vine

sacraments are effective signs of grace. They have been instituted by Christ and entrusted to the Church. Through them we show and communicate our communion with God. The purpose of the sacraments is to make us holy, to build up the body of Christ, and to give praise and worship to God

sacramental dullness people have difficulty recognizing God's grace because they are too busy to see or hear the signs and signals, they have experienced or witnessed the pain and suffering which exists in the world, or they do not know where to look and what to look for

the common good all the social conditions that allow us to reach our fulfillment more fully, made up of three essential elements (respect for the person, the social well-being and development of the group itself, peace i.e. the stability and security of a just order

withdrawal a record of the money you take out of an account to purchase an item or pay a debt





Lesson 2: Modern Day Markets: What Would Jesus Say?

<h3>Financial Literacy and Religious Education</h3>	RELIGIOUS EDUCATION – GRADE 10: HRE20 LESSON 2: MODERN DAY MARKETS: WHAT WOULD JESUS SAY? One 75 minute period
	Lesson Overview This is lesson two of three that embeds Financial Literacy concepts into the Religious Education curriculum. In this lesson, students will investigate social responsibility and consumer awareness. Students will discover connections between Scripture teachings and living in right relationships with humans and material goods. Specifically, students will apply Jesus’ teaching about righteous anger, option for the poor, and stewardship of creation to discuss whether to challenge or promote companies or products based on corporate social responsibility. Students will be asked to consider their own consumer tip.

CONNECTIONS TO FINANCIAL LITERACY
<p><i>In this lesson, the financial literacy knowledge and skills which will be addressed include:</i></p> <ul style="list-style-type: none"> • consumer protection and consumer awareness • social, ethical and environmental implications of financial decisions • active citizenship

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
<p>Scripture SCV.02 recognize the Gospels as testimonies of faith in Jesus and an invitation to grow toward wholeness by living as his faithful disciples;</p> <p>SC1.05 demonstrate a knowledge of the Gospel call to right relationships with god and neighbour as a way to live as disciples of Jesus</p> <p>SC1.07 retell the parables of Jesus in relation to contemporary times</p>	<p>The Catholic Social Teachings evident in this lesson include:</p> <ul style="list-style-type: none"> • Stewardship of Creation • Option for the Poor and Vulnerable • Dignity of Work <p>The Ontario Catholic School Graduate Expectations evident in this lesson include:</p>





	<p>Christian Moral Development CMV.01 demonstrate an understanding of the importance of social justice by applying the teachings of Jesus to their own culture and own life situations (CCC §1928-1942) CMV.05 use the preferential option for the poor as the criterion for analysing social injustice issues (CCC §2443-2449)</p> <p>CM1.03 define justice in terms of respect for the integrity and balance of creation CM1.06 define responsible stewardship CM1.08 acknowledge that the love of God for all people demands justice CM1.09 suggest ways that they could use the preferential option for the poor as the criteria for analysing social injustice issues and be able to respond with compassion to situation of injustice and prejudice; CM1.10 explain what makes authority legitimate (i.e., the common good);</p> <p>Profession of Faith PFV.02 demonstrate a profound respect for the dignity and mystery of the human person, as both blessed and broken (CCC §356-412), created, loved and redeemed by God (CCC §599-618, 651-655)</p> <p>PF1.04 demonstrate that the work begun by Jesus continues in the world through the Church and its members; PF1.05 demonstrate a knowledge of the Church’s teachings on the dignity and worth of the material world; PF1.06 demonstrate ways in which openness to the Holy Spirit in prayer, and attention to sacramental life strengthens Christians to meet the challenges of discipleship;</p>	<p>A Discerning Believer 1(d) develops attitudes and values founded on Catholic social teaching and acts to promote social responsibility, human solidarity and the common good</p> <p>An Effective Communicator 2(e) uses and integrates the Catholic faith tradition, in the critical analysis of the arts, media, technology and information systems to enhance the quality of life</p> <p>A Reflective, Creative, and Holistic Thinker 3(f) examines, evaluates and applies knowledge of interdependent systems (physical, political, ethical, socio-economic and ecological) for the development of a just and compassionate society</p> <p>A Responsible Citizen 7(e) witnesses Catholic social teaching by promoting equality, democracy, and solidarity for a just, peaceful and compassionate society 7(f) respects and affirms the diversity and interdependence of the world’s peoples and cultures</p>
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LEARNING GOALS

- At the end of this lesson, students will know, understand and/or be able to:
- apply Scripture (John 2: 13-22) to a modern context
 - contribute to a discussion about responsible consumerism
 - inform their moral conscience about injustice in the modern day marketplace





INSTRUCTIONAL COMPONENTS AND CONTEXT	
<p>Prior Learning</p> <p>Prior to this lesson, students will have:</p> <ul style="list-style-type: none"> learned about the Catholic Social Teachings: Stewardship of Creation and Option for the Poor and Vulnerable studied the synoptic gospels understood the message of the Scripture account, “Jesus Cleanses the Temple” (Jn 2:13-25) <p>Terminology</p> <p>Righteous anger Stewardship of creation Option for the poor and vulnerable Natural law</p>	<p>Materials:</p> <p><i>Blackline Masters:</i></p> <p>10.2a: Jesus Cleanse the Temple 10.2b: Social Responsibility Task Cards 10.2c: Social Responsibility and the Modern Marketplace Graphic Organizer 10.2d: Consumer Awareness Receipt 10.2e: Glossary</p> <p>Bible Any other materials required by the teacher and student for the lesson</p> <p>Resources:</p> <p>“Did You Know? Righteous Anger,” <i>The Catholic Youth Bible: pray it, study it, live it: New Revised Standard Version: Catholic Edition</i> (Minnesota: St. Mary’s Press, 2000), 1248. ISBN 0-88489-667-6</p> <p><i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006)</p> <p><i>Ontario Catholic School Graduate Expectations</i>, second edition (Toronto: Institute for Catholic Education, 2011)</p> <p><i>A Sound Investment: Financial Literacy in Ontario Schools</i>, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010)</p> <p>Canadian Conference of Catholic Bishops, <i>Christ and Culture</i> (Ottawa: CCCB Publication Service, 2001). ISBN: 978-0-88997-458-6</p> <p>NOTE: For teachers who use <i>Christ in Culture</i>, this lesson corresponds with Unit 8: Relating to the World: Disciples and Witness</p>





MINDS ON • Establishing a positive learning environment • Connecting to prior learning and/or experiences • Setting the context for learning	CONNECTIONS • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Partners → Righteous Anger: Jesus Cleanses the Temple (15 minutes)</p> <p>The activity is based on the gospel story “Jesus Cleanses the Temple” (Mt 21:12-17; Mk 11:15-19; Lk 19:45-48; Jn 2:13-25). Jesus exemplifies righteous anger over the injustice in the Temple. High priest and Roman officials have turned the temple into a marketplace and are turning a profit, thus corrupting the sacred space.</p> <p>Students:</p> <ul style="list-style-type: none"> refer to the graphic organizer on blackline master 10.2a Jesus Cleanses the Temple work with a partner to familiarize themselves with: righteous anger; why Jesus was upset; how he controlled his anger; and ways of expressing righteous anger <p>Guiding Questions:</p> <p>What is righteous anger? <i>(a reaction to an injustice or something that is not right)</i></p> <p>How did Jesus show his anger in the temple? <i>(made a whip of cords to drive all the cattle and sheep out, poured out the coins, and turned over their tables, shouting “Take these things out of here! Stop making my Father’s house a marketplace!” (v.15-16)</i></p> <p>Why was Jesus upset with the Temple officials? <i>(the greedy merchants and Temple officials have made the Temple a marketplace(making a profit) and have defiled the sacred space.</i></p> <p>How does Jesus control his righteous anger? <i>(Channels it into civil and religious challenge against the corrupt and greedy leaders.)</i></p> <p>How should righteous anger be expressed? <i>(in ways that challenge evil and unjust situations but never in ways that cause violence or injury to another person)</i></p>	<p>AfL: Jesus Cleanses the Temple</p> <p> Differentiated Instruction based on Process: use of graphic organizer</p>





ACTION • Introducing new learning or extending/reinforcing prior learning • Providing opportunities for practice and application of learning (guided and independent)	CONNECTIONS • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Whole Class → Quiz-Quiz Trade: Marketplace Madness (35 minutes) Pose the question “What are some issues with the modern day market places?” Elicit student responses. <i>(e.g. fare wages, women in the work force, child labour, eco friendly, greenhouse gas emission, recycled material/packaging, sustainable resources etc.)</i></p> <p>How does this relate to Natural Law? <i>(God created the universe and gave it a natural order. We are part of that order. We have been given the intelligence to be able to determine and uphold the laws of this natural order.)</i></p> <p>Provide each student in the class a different “Social Responsibility Task Card” blackline master 10.2b and graphic organizer on blackline master 10.2c: Social Responsibility and the Modern Marketplace.</p> <p>Each task card contains a fact about a fictitious company or product. Each fact is inspired by true events and was selected to challenge or promote the Catholic Social Teachings: Stewardship of Creation and Option for the Poor and Vulnerable. Your students will become an expert on their fact and will circulate the class with confidence, sharing their fact with one other classmate at a time.</p> <p>Students will read and evaluate each fact with their classmate to determine: (i) which Catholic social teaching applies (ii) if Jesus would challenge or promote this company or product</p> <p>Students will record their findings on blackline master 10.2c: Social Responsibility and the Modern Marketplace.</p> <p>Students:</p> <ul style="list-style-type: none"> • circulate the classroom and share their fact with one classmate at a time • together the students decide if the fact fits under the theme Stewardship of Creation or Option for the Poor and Vulnerable, and record a brief explanation under the category (i.e. <i>Grocery store X all seafood from sustainable sources (stewardship), Active wear company donated half a million dollars to Haiti (preferential option of the poor)</i>) • the partners switch roles, sharing the second fact, and categorizing under the appropriate theme 	<p>AaL: Quiz-Quiz Trade: Marketplace Madness</p>





	<ul style="list-style-type: none"> • before finding a new partner, the students apply their understanding of righteous anger to decide if they think Jesus would promote or challenge this company or product • all students are encouraged to trade their fact with up to 10 classmates <p>Circulate the class and listen in on the conversations to guide student learning.</p>	
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	CONSOLIDATION	CONNECTIONS
	<ul style="list-style-type: none"> • Providing opportunities for consolidation and reflection • Helping students demonstrate what they have learned 	<ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
	<p>Individual → Consumer Awareness Receipts (15 minutes) As the Marketplace Madness comes to an end, have blackline master 10.2d: Consumer Awareness Receipts ready.</p> <p>Students:</p> <ul style="list-style-type: none"> • complete a blackline master 10.2d: Consumer Awareness Receipt (description of what they “picked-up” in the marketplace) • describe a scenario from today which justifies a response of righteous anger • what feelings are associated with this information? • write a tip for responsible consumerism 	<p>AaL: Consumer Awareness Receipts</p> <p> DI Differentiated Instruction based on Process: use of organizer</p>





10.2a: Jesus Cleanses the Temple Name: _____

1. Read the scriptural passage “**Jesus Cleanses the Temple**” (John: 2:13-25)
2. Read, research and reflect on the following information “**Did you know? Righteous Anger**” (Catholic Youth Bible, pg.1248)

“Shouting! Tipping over tables! These are signs of anger. Some people might even label this behavior as out of control. But Jesus does not strike anyone with the whip; he only drives out the animals. He is not out of control, but he certainly is angry!”

Even though we are often told that we should not show anger, sometimes it is appropriate to do so. Righteous anger is a reaction to an injustice or something that is not right. Jesus is upset because the greedy merchants and Temple officials have made the Temple a marketplace and have defiled the sacred space. Jesus recognizes that power is essential, but dangerous the desire for power takes over the human. He controls his righteous anger and channels against the corrupt and greedy leaders. Righteous anger should be expressed in ways that challenge evil and unjust situations but never in ways that cause violence or injury to another person.”

Jesus encourages those with who have power and authority to serve those who have no power.

3. Based on the excerpts complete the following graphic organizer:

Concept or Term	Describe in your own words	Symbol to illustrate your understanding
Righteous Anger		
Jesus showed his anger in the temple by...		
Jesus was upset with the Temple officials because...		
Jesus controls his righteous anger by...		
Righteous anger should be expressed in ways that...		





10.2b: Social Responsibility Task Cards

Name: _____

#1 Canned Food Company

For every canned product purchased from a specific line, the company donates one canned food item to Food Banks Canada and 30 cents to the United Nations World Food Program

#2 Car Manufacturer

Since 1990, this manufacturer has cut its worldwide greenhouse gas emissions by 77 per cent and has reduced total volatile organic air emissions by 96 per cent.

#3 Sport Equipment

Uses environmentally innovative materials in their product line. Its running shoe is made with 50 per cent recycled polyester and 100 per cent recycled polyester laces. As well, this company manufactures a low-cost shoe for the poor in India.

#4 Technology company

For every cellular phone tower built for the 2010 Vancouver Olympic Games, the company consulted with First Nations groups and located First Nation burial grounds prior to construction.

#5 Small appliance franchise

Hosts “e-waste drives” (*cell phones, mp3, televisions, etc.*) at Canadian schools to collect and recycle used electronics, in exchange for grants. In 2010. This company diverted 54,000 kg of e-waste from landfills, with each participating school receiving \$10,000 in technology grants from the company.

#6 Railroad Company

Awarded 35 scholarships in to women studying in non-traditional fields—like railway technology and operations—as well as scholarships to children with disabilities and those in Aboriginal communities.

#7 Plastic Water Bottle

Beginning in 2011, this plastic water bottle brand aims to achieve carbon neutrality through the use of carbon offsets and by reducing energy consumption, packaging and transport distances.

#8 Computer Software Company

Donated \$10 million toward education initiatives and personal laptop computers. More than 70 per cent of the contributions will help young people in underserved communities.

#9 Hamburger Franchise

The company’s Eco-Filter global packaging initiative takes environmental considerations into account in its packaging choices. The Eco-Filter uses criteria such as packaging-weight reduction and use of recycled materials.

#10 Condiment Company

Its “nutrient campaign” is combating the threat of iron-deficiency anemia and vitamin and mineral malnutrition among infants and children in the developing world. To date, five million children in 15 developing countries have received packets of this company’s life-saving vitamin and mineral powders.





10.2b: Social Responsibility Task Cards (continued) Name: _____

<p># 11 Clothing Retail In April, the company’s launched its first “Conscious Collection” in stores worldwide. The clothing line for men, women, and children is made from more environmentally friendly materials, such as organic and recycled fabrics.</p>	<p># 12 Breakfast Cereal Company Initiated a breakfast-sharing program that aims to provide one million breakfasts in schools this year. For every breakfast photo or description uploaded to the company’s website or sent via text, this company will provide a breakfast to a disadvantaged child in participating schools.</p>
<p># 13 Grocery Store Franchise Grocer has a “Grow Close to Home” program promotes local Canadian farmers. Approximately 40 per cent of produce in stores is locally sourced during July and August.</p>	<p>#14 Clothing Retail Boasts an award winning Personal Advancement and Career Enhancement program, which provides life skills and enhanced technical skills to female garment workers to help them advance in the workplace.</p>
<p># 15 Soft Drink Company Uses all-electric, zero-emissions green-powered delivery trucks into its distribution network and spent over \$1 billion globally in 2009 alone supporting minority and women-owned businesses throughout its supply chain.</p>	<p>#16 Shampoo Company Has a Children’s Safe Water Drinking Program which has provided more than three billion litres of clean drinking water to children in developing countries. By 2012, the company aims to save 20,000 lives by delivering four billion litres of clean water.</p>
<p>#17 Coffee Company Increased investments to promote awareness and use of its reusable tumbler discount program, which kept 1.45 million lb. of paper out of landfills in 2010.</p>	<p># 18 Chocolate Company Collects ingredients to make chocolate from coco farms in Africa where over 10,000 children are said to be working underage, or by coerced labour</p>
<p># 19 Pharmaceutical Company Resisted to make HIV/AIDS-related drugs more affordable, refusing to grant generic licenses for HIV/AIDS drugs to Brazil, South Africa and other countries in need of them.</p>	<p>#20 Large Manufacturer After polluting waterways all over the world, this manufacturer proceeded to buy up contaminated waterways, filter the water and sell it back to the public, making a double profit.</p>





10.2b: Social Responsibility Task Cards (continued) Name: _____

<p># 21 One-Stop Shop Franchise Forced its suppliers to go lower and lower on their wholesale prices so they could increase their profit margins. Thanks to its focus on low prices, the retailer has repeatedly turned a blind eye to child slave labor in its manufacturing facilities abroad, particularly in China and Bangladesh.</p>	<p>#22 Oil Company Cuts through the Amazon in search of oil and leaving behind dead rivers, polluted air, scarred forests and over 600 unlined oil pits. This company also dumped 18 billion gallons of toxic production water into the rivers where locals bathe. People living in close proximity to the oil fields have experienced negative health effects including cancer.</p>
<p># 23 Drug Company The company plant knowingly emits hazardous air pollutants such as methanol, hydrogen chloride, methylene chloride, hexane, toluene and other chemicals. Sadly this company preferred to pay fines instead of coming up with an environmentally friendly solution.</p>	<p>#24 Farming Corporation The company has spent over \$8 billion in recent years buying up small seed companies – including organic seed companies – and making it illegal for farmers to retain the seeds from their crop for the following year's planting. This means farmers are forced to pay the company for new seeds. Many of the genetically modified seeds produce plants that are reportedly dependent upon the company's herbicides, pesticides and fertilizers.</p>
<p>#25 Financial Institution This bank has spent over a billion dollars to finance oil extraction from the Alberta tar sands. As a result, enabling the production of the world's dirtiest oil. Oil extraction from the tar sands generates three times the CO₂ emissions as conventionally extracted oil, which will soon make Canada one of the biggest contributors to global warming.</p>	<p>#26 Oil Refinery The health impacts from this Oil Refinery are severe for surrounding First Nation communities. Cancer rates are up in some communities as much as 400 times its usual frequency. In addition, communities living near oil refineries face increased air and water pollution from tar sands oil.</p>
<p>#27 Labour Company This company brings in thousands of overseas laborers to perform the tasks. These laborers have few, if any, rights in the countries where they work, sleep in crowded trailers, work 70 or more hours a week and are not given adequate medical care.</p>	<p>#28 Bottled Water Company This company has a large plant in India, where it sources the water from deep wells in a rural area. This natural resource is great for the bottled water company – but local residents are left with little to no drinking water and minimal water to grow and sustain agriculture.</p>
<p>#29 Construction Company Imports materials from companies in other countries known to engage in human rights violations, robbing workers' pension funds, and knowingly expose employees exposed to asbestos (<i>a toxic chemical</i>).</p>	<p>#30 Packaged Food Company Was exposed for labor violations, in nations like Columbia. Sadly, company workers who protested absurdly low wages and unsafe working conditions were fired and replaced with new workers, often at an even lower wage than before.</p>





10.2c: Social Responsibility and the Modern Marketplace Name: _____

Record the Task Card #	Explain how the fact about each company or product relates to:		Based on your understanding of righteous anger... Would Jesus <u>Promote</u> or <u>Challenge</u> this company or product?
	Stewardship of Creation: <ul style="list-style-type: none"> recognize that the goods of the earth are loving gifts from God treat all humans with respect because they are known and loved by God work to preserve the gifts of creation for future generations 	Option for the Poor and Vulnerable: <ul style="list-style-type: none"> “justice for all” means that the marginalized in society must be given the same rights as others we must treat others in a way that reflects the command to love one’s neighbour as one’s self evaluate social and economic activity from the viewpoint of the poor and powerless 	





10.2c: Social Responsibility and the Modern Marketplace Name: _____

Record the Task Card #	Explain how the fact about each company or product relates to:		Based on your understanding of righteous anger... Would Jesus <u>Promote</u> or <u>Challenge</u> this company or product?
	Stewardship of Creation: <ul style="list-style-type: none"> recognize that the goods of the earth are loving gifts from God treat all humans with respect because they are known and loved by God work to preserve the gifts of creation for future generations 	Option for the Poor and Vulnerable: <ul style="list-style-type: none"> “justice for all” means that the marginalized in society must be given the same rights as others we must treat others in a way that reflects the command to love one’s neighbour as one’s self evaluate social and economic activity from the viewpoint of the poor and powerless 	





10.2d: Consumer Awareness Receipt

Name: _____

- Describe a scenario from today which justifies a response of righteous anger.

- What feelings are associated with this information?

- Write a tip for responsible consumerism.

✂-----

10.2d: Consumer Awareness Receipt

Name: _____

- Describe a scenario from today which justifies a response of righteous anger.

- What feelings are associated with this information?

- Write a tip for responsible consumerism.





10.2e: Glossary

Name: _____

justice distribution of goods in society and the equality of all its citizens

natural law God created the universe and gave it a natural order. We are part of that order. We have been given the intelligence to be able to determine and uphold the laws of this natural order.

option for the poor and vulnerable

- *“justice for all” means that the marginalized in society must be given the same rights as all others.*
- *we must treat others in a way that reflects the command to love one’s neighbour as one’s self*
- *evaluate social and economic activity from the viewpoint of the poor and powerless*

righteous anger a reaction to an injustice or something that is not right

stewards of creation

- *recognize that the goods of the earth are loving gifts from God*
- *treat all humans with respect because they are known and loved by God*
- *work to preserve the gifts of creation for future generations*





Lesson 3: Celebrating Sacraments

<h2>Financial Literacy and Religious Education</h2>	RELIGIOUS EDUCATION – GRADE 10: HRE20 LESSON 3: CELEBRATING SACRAMENTS One 75 minute period
	Lesson Overview This is lesson three of three that embeds Financial Literacy concepts into the Religious Education curriculum. In this lesson, students will work in a small group to research a sacrament and plan a celebration for the person(s) involved. Students will be asked to produce a budget to organize the cost of the event they planned. Student groups will be challenged to plan the same celebration without a budget and reflect on their findings.

CONNECTIONS TO FINANCIAL LITERACY
<p>In this lesson, the financial literacy knowledge and skills which will be addressed include:</p> <ul style="list-style-type: none"> • understanding needs and wants • personal financial planning such as budgeting, saving and investing • active citizenship

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
<p>Scripture SCV.02 recognize the Gospels as testimonies of faith in Jesus and an invitation to grow toward wholeness by living as his faithful disciples</p> <p>Prayer and Sacramental Life PSV.01 recognize the spiritual and sacramental dimension implicit in human experience and the created world;</p> <p>PS1.01 demonstrate an understanding of the role of religious symbol, celebration and ritual in revealing the significance of important passages in the life journey of human beings;</p> <p>PS1.02 identify the seven sacraments of the Church as visible signs of God’s invisible presence and action;</p>	<p>The Catholic Social Teachings evident in this lesson include:</p> <ul style="list-style-type: none"> • Community and the Common Good • Option for the Poor and Vulnerable • Rights and Responsibilities <p>The Ontario Catholic School Graduate Expectations evident in this lesson include:</p> <p>A Discerning Believer 1(d) develops attitudes and values founded on Catholic social teaching and acts to promote social responsibility, human solidarity and the common good</p>





<p>PS1.04 recognize the spiritual and sacramental dimensions implicit in human experience and the created world; PS1.08 identify and assess the value of both personal and communal prayer for a life of faith;</p>	<p>An Effective Communicator 2(e) uses and integrates the Catholic faith tradition, in the critical analysis of the arts, media, technology and information systems to enhance the quality of life</p> <p>A Reflective, Creative, and Holistic Thinker 3(b) creates, adapts, evaluates new ideas in light of the common good 3(c) thinks reflectively and creatively to evaluate situations and solve problems 3(d) makes decisions in light of gospel values with an informed moral conscience</p> <p>A Self-directed, Responsible, Lifelong Learner 4(f) applies effective communication, decision-making, problem-solving, time and resource management skills 4(g) examines and reflects on one’s personal values, abilities and aspirations influencing life’s choices and opportunities</p>
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LEARNING GOALS
<p>At the end of this lesson, students will:</p> <ul style="list-style-type: none"> • present a summary of a one of the seven sacraments • explain Jesus’ connection, and important rituals involved with the sacrament • follow a budget to plan an event (Sacrament Celebration) with varying budgets • discuss the true importance of the sacraments

INSTRUCTIONAL COMPONENTS AND CONTEXT	
<p>Prior Learning</p> <p>Prior to this lesson, students will have:</p> <ul style="list-style-type: none"> • knowledge of the synoptic gospels • an introduction of the seven sacraments • an understanding of the difference between rituals and routine • an understanding that Jesus instituted the sacraments and that over time his actions and words became formalized in symbols and rituals → sacraments 	<p>Materials: <i>Blackline Masters:</i> 10.3a: Celebrating Sacraments Task Card 10.3b: Your Task: Creating a Budget 10.3c: Gift Giving worksheet and budget 10.3d: Giving Thanks: Thank You Card 10.3e: Glossary</p> <p>Markers Chart paper Bins Flyers</p>





	<p>Terminology Budget Estimate Ritual action Sacred symbol Sacraments</p>		<p><i>*Optional</i> computer lab “Thank you” card template paper for “Thank You” card colouring pencils</p> <p>Internet Resources: Get Smart About Money, http://www.getsmarteraboutmoney.ca</p> <p>Resources: <i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006)</p> <p><i>Ontario Catholic School Graduate Expectations</i>, second edition (Toronto: Institute for Catholic Education, 2011)</p> <p><i>A Sound Investment: Financial Literacy in Ontario Schools</i>, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010)</p> <p>Canadian Conference of Catholic Bishops, <i>Christ and Culture</i> (Ottawa: CCCB Publication Service, 2001). ISBN: 978-0-88997-458-6</p> <p>NOTE: For teachers who use <i>Christ and Culture</i>, this lesson could be taught in correspondence with Unit 2: Who has culture? and Theme 22, Encountering Christ in the sacraments.</p>
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	<p>MINDS ON</p> <ul style="list-style-type: none"> • Establishing a positive learning environment • Connecting to prior learning and/or experiences • Setting the context for learning 	<p>CONNECTIONS</p> <ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
	<p>2-3 days before you plan to teach this lesson ask your students to bring in a picture, memento, gift, card or memory from a sacrament, holiday (e.g. Christmas, Easter), or family celebration (e.g. birthday) they experienced and will share.</p> <p>Whole Class → Gallery Walk (10 minutes) Set up the classroom to accommodate 5-6 different group spaces. Ask the students to display the picture, memento, gift, card or memory from a sacrament or other special celebration.</p>	<p>AfL: Gallery Walk</p> <p> Differentiated Instruction based on Choice: e.g. sacrament, holiday celebration, etc.</p>





	<p>Students:</p> <ul style="list-style-type: none"> • share their item by placing it on display • are given 10 minutes for a gallery walk; mingling and sharing with classmates <p>NOTE: Teachers may want to review that all of the sacraments in the Catholic Church were instituted by Christ and entrusted to the Church. Through them we show and communicate our communion with God. The purpose of the sacraments is to make us holy, to build up the body of Christ, and to give praise and worship to God.</p>	
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ACTION	CONNECTIONS
• Introducing new learning or extending/reinforcing prior learning • Providing opportunities for practice and application of learning (guided & independent)	• AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Groups of 4-5 students → Celebrating Sacraments (10 minutes) Assign your class to small groups by numbering off. Each group will be given a bin with blackline master 10.3a: Celebrating Sacrament Task Card. Assign one of the seven sacraments to each group. (i.e. <i>Baptism, Confirmation, Eucharist, Reconciliation, Marriage, Holy Orders, Anointing of the Sick</i>)</p> <p>Students:</p> <ul style="list-style-type: none"> • work in groups of 4-5 people • complete blackline master 10.3a: Celebrating Sacrament Task Card for the assigned sacrament using the Bible, course notes, and course text. <p>In groups of 4-5 → “Your Task: Creating a Budget” (30 minutes) Before moving on to blackline master 10.3b: Your Task: Creating Budget, the students must check in with the teacher. Once the completion of 10.3a: Celebrating Task Card has been approved, allow the group to explore a copy of blackline master 10.3c: Gift Giving Worksheet and Budget from www.getsmarteraboutmoney.ca. This budget/format will act as a framework or exemplar for their group work.</p> <p>If you have access to computers you may wish to have your students manipulate the excel spreadsheet directly. Otherwise, review the components of the budget, describe how it works, and encourage students to create a budget with all the appropriate components on chart paper.</p>	<p>AaL: Celebrating Sacraments task card and Zero Budget Celebration</p> <p> Differentiated Instruction based on Process: use of graphic organizer</p>



	<p>Students:</p> <ul style="list-style-type: none"> refer to blackline master 10.3b: Your Task: Creating a Budget use chart paper and markers to create a written description or mind map of the celebration planned generate a list of things they would need to purchase to execute their celebration (e.g. streamers, invitations, transportation) use prior knowledge, flyers, or internet to estimate the cost of each item they require (please note the final product will include estimated costs rather than actual costs) create a budget to plan their Sacraments Celebration (on Excel, or by selecting the components from the exemplar and recording on chart paper) <p>In small groups 4-5 → “Zero Budget Celebration” Jigsaw (10 minutes) Once the groups are complete, instruct the students to rotate to a new group. The new group will review the plan and budget of their classmates’ Sacrament celebration. Challenge the students to plan the same celebration without any budget/money. (e.g. invitations versus word-of-mouth, take a limousine to church versus walk to church)</p> <p>Students:</p> <ul style="list-style-type: none"> rotate to review the work of a different group analyzing the plan and budget, the new group will attempt to plan a similar celebration with no budget 	<p>AaL: Zero Budget Celebration</p> <p> Differentiated Instruction based on Process: cooperative learning, participating in a jigsaw</p>
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	<p>CONSOLIDATION</p> <ul style="list-style-type: none"> Providing opportunities for consolidation and reflection Helping students demonstrate what they have learned 	<p>CONNECTIONS</p> <ul style="list-style-type: none"> AfL, AaL, AoL: Assessment for/as/of Learning DI: Differentiated Instruction
	<p>Whole Group → “Zero Budget Celebration” (10 minutes) Allow each group to select a member of their group to present the “Zero Budget Celebration” in one minute or less.</p> <p>Students</p> <ul style="list-style-type: none"> present the “Zero Budget Celebration” <p>Guiding Question: What were the total budgets for the original Sacrament Celebrations? (elicit student response, write the totals on the board)</p> <p>Where will the money come from? (elicit student response; parents, credit card, take out a loan, unsure “didn’t think about it”)</p>	<p>AaL: Zero Budget Celebration</p>





<p>Was this responsible? (<i>elicit student response</i>)</p> <p>Were the students successful in planning a zero budget celebration? Facilitate a conversation about the Catholic community celebrating sacraments all over the world with very different budgets.</p> <p>If we go back to the true meaning and intention of the sacraments is it possible celebrating the sacrament is enough? Ensure your students, this activity is not to create guilt, it is to humble oneself, maintain a sense of gratitude for our fortunes, and acts as a reminder that the spiritual gifts are the focus of the sacraments not the material goods associated with celebrating the sacraments.</p> <p>(<i>Christ in Culture</i>, I remember it was not even better, page 187, Can a Celebration be bad? page 190)</p> <p>Individual Student → Thank you card (ritual action) (10 minutes)</p> <p>Ask the students to imagine that the celebration with no budget was planned in honour of them. Ask them to write a thank you card to those who helped them celebrate this important sacrament. Post or print off individual copies of blackline master 10.3d: Giving Thanks: Thank You Card. Use this handout to review the expectations of this activity. (i.e. <i>thank you card must include:</i> (i) <i>one relevant scriptural reference,</i> (ii) <i>the meaning of the sacrament,</i> (iii) <i>a description of how Jesus instituted the sacrament,</i> (iv) <i>an appropriate symbol for the sacrament,</i> (v) <i>an endearing message to describe what is most appreciated about the celebration.</i>)</p> <p>If you wish to collect the thank you card for evaluation of learning, please review the Thank You Card Rubric on blackline master 10.3d with the students.</p> <p>You may wish to provide a card template, paper, colouring pencils, and markers for your students at this point.</p> <p>Students</p> <ul style="list-style-type: none">• refer to blackline master 10.3d Giving Thanks: Thank You Card” to create a thank you card	<p>AoL: Thank you card</p>
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10.3a: Celebrating Sacraments Task Card

Name: _____

GROUP #: _____

Explain the sacrament

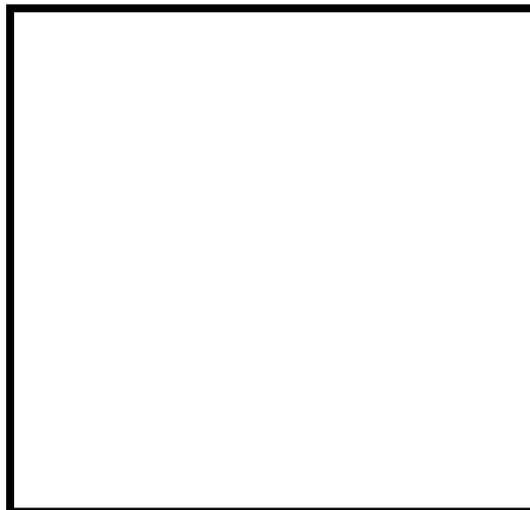
_____ *Insert specific sacrament here*

Connection to Jesus - Cite and summarize a Gospel story which demonstrates the influence of Jesus' teachings on this sacrament

_____ *Record Biblical citation here*

What are the **symbolic actions or sacred symbols** involved which help express beliefs, values or deepest concerns during this sacrament?

Draw a **symbol** for your sacrament:



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10.3b: Your Task: Creating a Budget

Complete the following task using chart paper and markers. Please be clear and concise. Check off each task upon completion:

- Apply your knowledge of the sacrament to plan a celebration for the person(s) involved
- Prepare a written description or mind map outlining the details of your celebration
- Review the “Gift Giving Worksheet and Budget”
- Generate a list of everything you will need to purchase for the celebration
- Use prior knowledge, the internet and flyers to approximate the cost of each item.
- Use the “Gift Giving Worksheet and Budget” to prepare a budget of your expenses.

Complete the following task using chart paper and markers. Please be clear and concise. Check off each task upon completion:

- Apply your knowledge of the sacrament to plan a celebration for the person(s) involved
- Prepare a written description or mind map outlining the details of your celebration
- Review the “Gift Giving Worksheet and Budget”
- Generate a list of everything you will need to purchase for the celebration
- Use prior knowledge, the internet and flyers to approximate the cost of each item.
- Use the “Gift Giving Worksheet and Budget” to prepare a budget of your expenses.

Complete the following task using chart paper and markers. Please be clear and concise. Check off each task upon completion:

- Apply your knowledge of the sacrament to plan a celebration for the person(s) involved
- Prepare a written description or mind map outlining the details of your celebration
- Review the “Gift Giving Worksheet and Budget”
- Generate a list of everything you will need to purchase for the celebration
- Use prior knowledge, the internet and flyers to approximate the cost of each item.
- Use the “Gift Giving Worksheet and Budget” to prepare a budget of your expenses.





10.3c: Gift Giving Worksheet and Budget Name: _____

FOR EXCEL DOCUMENT PLEASE GO TO:

www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx

SPECIAL OCCASION BUDGET	Estimate	Actual	Difference
GIFTS	1,170.00	350.00	820.00
CARDS/WRAPPING	0.00	0.00	-
HOSTED CELEBRATION	0.00	0.00	-
ATTENDED CELEBRATIONS	300.00	295.00	5.00
TRAVEL	0.00	0.00	-
DONATIONS	0.00	0.00	-
Other			-
Total SPECIAL OCCASION BUDGET	1,470.00	645.00	825.00

GIFTS	Estimate	Actual	Difference
Significant other	300.00	350.00	(50.00)
Mom	100.00	0.00	100.00
Dad	100.00	0.00	100.00
Brother	100.00	0.00	100.00
Sister	100.00	0.00	100.00
In-law	50.00	0.00	50.00
Niece	40.00	0.00	40.00
Nephew	40.00	0.00	40.00
Grandma	100.00	0.00	100.00
Grandpa	100.00	0.00	100.00
Gift exchanges	20.00	0.00	20.00
Neighbor gifts	40.00	0.00	40.00
Teacher gifts	40.00	0.00	40.00
Hostess gifts	40.00	0.00	40.00
Other	0.00	0.00	-
Total GIFTS	1,170.00	350.00	820.00

CARDS/WRAPPING	Estimate	Actual	Difference
Photography			-
Cards			-
Wrapping supplies			-
Packaging/Shipping			-
Postage			-



TOC



Other			-
Total CARDS/WRAPPING	-	-	-

HOSTED CELEBRATION	Estimate	Actual	Difference
Decorations			-
Meal			-
Drinks			-
Snacks			-
Appetizers			-
Invitations			-
Caterers			-
Other (Loot bags, take homes, outfit)			-
Total HOSTED CELEBRATION	-	-	-

ATTENDED CELEBRATIONS	Estimate	Actual	Difference
Tickets	100.00	90.00	10.00
Hostess gifts	40.00	45.00	(5.00)
Babysitter - Work party	80.00	80.00	-
Babysitter - Neighbor's party	80.00	80.00	-
Other (clothing, meal contributions)			-
Total ATTENDED CELEBRATIONS	300.00	295.00	5.00

TRAVEL	Estimate	Actual	Difference
Flight			-
Accommodation			-
Food			-
Activities			-
Other (clothing, travel supplies)			-
Total TRAVEL	-	-	-

DONATIONS	Estimate	Actual	Difference
United way			-
Food bank			-
Total DONATIONS	-	-	-





10.3d: Giving Thanks: Thank You Card **Name:** _____

Imagine that the “Zero Budget Sacrament Celebration” was held in honour of you! Create a thank you card for your host to communicate your appreciation. Please include the following components:

- (i) one relevant scriptural reference,
- (ii) the meaning of the sacrament,
- (iii) describe how Jesus instituted the sacrament
- (iv) an appropriate symbol for the sacrament,
- (v) an endearing message to describe what you appreciate most about the celebration

Thank You Card Rubric

Categories	Level 1	Level 2	Level 3	Level 4
Knowledge/Understanding – Subject-specific content acquired in each course (knowledge), and the comprehension of its meaning and significance (understanding)				
	The student:			
Understanding of content <i>(e.g. meaning of sacraments)</i>	demonstrates limited understanding of the Sacrament	demonstrates some understanding of the Sacrament	demonstrates considerable understanding of the Sacrament	demonstrates thorough understanding of the Sacrament
Thinking – The use of critical and creative thinking skills and/or processes				
	The student:			
Use of processing skills <i>(selected relevant scriptural passage)</i>	uses processing skills to cite Scripture with limited relevance	uses processing skills to cite Scripture with some relevance	uses processing skills to cite Scripture with considerable relevance	uses processing skills to cite Scripture with a high degree of relevance
Communication – The conveying of meaning through various forms				
	The student:			
Expression and organization of ideas and information <i>(do they communicate their appreciation of the celebration with clarity and in a logical manner)</i>	expresses and organizes ideas and information with limited clarity	expresses and organizes ideas and information with some clarity	expresses and organizes ideas and information with considerable clarity	expresses and organizes ideas and information with a high degree of clarity
Use of conventions <i>(e.g., religious language, religious symbols, media, vocabulary, and terminology, visual, and written forms)</i>	uses conventions, vocabulary, and terminology of the discipline with limited effectiveness	uses conventions, vocabulary, and terminology of the discipline with some effectiveness	uses conventions, vocabulary, and terminology of the discipline with considerable effectiveness	uses conventions, vocabulary, and terminology of the discipline with a high degree of effectiveness
Application – The use of knowledge and skills to make connections within and between various contexts				
	The student:			
Making connections between Religious Education and the world <i>(make appropriate connections between the course content and the task)</i>	uses knowledge and skills in familiar contexts with limited appropriateness	uses knowledge and skills in familiar contexts with some appropriateness	uses knowledge and skills in familiar contexts with considerable appropriateness	uses knowledge and skills in familiar contexts with a high degree of appropriateness





10.33: Glossary

Name: _____

budget an estimate of the income and expenses of a person, a family or an organization, over a certain period of time

estimate an approximate calculation or judgment of the value of something

ritual action actions with a deeper meaning; pass on traditions, needs our bodies, sometimes accompanied by words, form community

sacred symbols symbolize our values and beliefs which are higher and deeper than anything we know (e.g. bread and wine, holy water, oil)

sacraments are effective signs of grace. They have been instituted by Christ and entrusted to the Church. Through them we show and communicate our communion with God. The purpose of the sacraments is to make us holy, to build up the body of Christ, and to give praise and worship to God





GRADE 11
Lesson 1: The Simple Life

GRADE 11

Financial Literacy and Religious Education	RELIGIOUS EDUCATION – GRADE 11: HRT3M and HRF3O LESSON 1: THE SIMPLE LIFE One 75 minute period
	<p>Lesson Overview This is lesson one of three that embeds Financial Literacy concepts into the Religious Education curriculum. In this lesson, students will investigate how major world religions endorse a life lived simply – without excess.</p>

CONNECTIONS TO FINANCIAL LITERACY
<p>In this lesson, the financial literacy knowledge and skills which will be addressed include:</p> <ul style="list-style-type: none"> • understanding needs and wants • consumer awareness • social, ethical and environmental implications of financial decisions • active citizenship

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
<p><u>HRT3M</u></p> <p>Christian Moral Development CMV.02 demonstrate an understanding of the key moral precepts of various world religions and assess their power to shape the lives of adherents; CMV.04 explain the influence of culture on the interpretation of moral codes and practices within various religions.</p> <p>CM1.03 assess the need for moral norms in the promotion of justice and peace. CM2.05 compare the values/virtues/moral precepts/guidelines of the various religions and identify common moral principles.</p>	<p>The Catholic Social Teachings evident in this lesson include:</p> <ul style="list-style-type: none"> • Human Dignity • Community and the Common Good • Rights and Responsibilities <p>The Ontario Catholic School Graduate Expectations evident in this lesson include:</p> <p>A Discerning Believer 1(d) develops attitudes and values founded on Catholic social teaching and acts to promote social responsibility, human solidarity and the common good; 1(i) integrates faith with life.</p>





<p>CM4.11 critically analyze how contemporary moral norms, influenced by the ‘isms’ of modernity (secularism, individualism, relativism), impact on the moral stance of individuals and religious institutions within that culture.</p> <p>HRF30</p> <p>Christian Moral Development CMV.02 demonstrate a practical understanding of the key moral precepts of various world religions and their importance in the lives of adherents; CMV.04 describe the influence of culture on the interpretation of moral codes and practices within various religions.</p> <p>CM1.03 explain the role moral norms play in the promotion of justice and peace. CM2.05 compare the values/virtues/ moral precepts/guidelines of the various religions and identify common moral principles; CM4.11 identify signs of secularism, individualism, materialism, relativism in the media and describe their impact on the moral understanding of individuals living within Canadian culture;</p>	<p>A Reflective, Creative, and Holistic Thinker 3(d) creates, adapts, evaluates new ideas in light of the common good; 3(d) makes decisions in light of gospel values with an informed moral conscience.</p> <p>A Responsible Citizen 7(e) witnesses Catholic social teaching by promoting equality, democracy, and solidarity for a just, peaceful and compassionate society.</p>
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LEARNING GOALS
<p><i>At the end of this lesson, students will know, understand and/or be able to:</i></p> <ul style="list-style-type: none"> • differentiate between wants and needs • articulate how the major religions endorse living simply • discover how they can make changes to live within one’s means

INSTRUCTIONAL COMPONENTS AND CONTEXT	
<p>Prior Learning</p> <p>Student Readiness: Prior to this lesson, students will have:</p> <ul style="list-style-type: none"> • a basic understanding of Hinduism, Buddhism, Judaism, and Islam 	<p>Materials: <i>Blackline Masters:</i> 11.1a: A Jewish Ethic for Consumerism 11.1b: Consumerism and Buddhism 11.1c: Consumerism and Islam 11.1d: Hindu Leader Lauds Pope 11.1e: Consumerism and World Religions 11.1f: The Simple Life Exit Ticket</p>





	<p>NOTE: Prior to this lesson, the teacher might wish to highlight examples of shared morals and ethics among the world’s major religions. See, for example, <i>The Golden Rule</i></p> <p>(https://www.scarboromissions.ca/) or <i>The Green Rule</i></p> <p>Ecological Wisdom from Faith Traditions (www.greeningsacredspaces.net).</p> <p>Terminology Consumerism Living within one’s means Living simply</p>	<p>Internet Resources:</p> <p>Reform Judaism, UK https://www.reformjudaism.org.uk/?s=consumerism</p> <p>Ezine Articles https://ezinearticles.com/?Consumerism-and-Buddhism&id=3007327</p> <p>In Culture Parent http://www.incultureparent.com/2011/09/the-dangers-of-consumerism-and-the-muslim-child/</p> <p>Merinews http://www.merineews.com/</p> <p>Other Resources: <i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006) <i>Religious Education: “Faith and Culture: World Religions” Grade 11 Expectations</i>, 2010 (revised) [accessed at www.carfleo.org] <i>Ontario Catholic School Graduate Expectations</i>, second edition (Toronto: Institute for Catholic Education, 2011) <i>A Sound Investment: Financial Literacy in Ontario Schools</i>, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010) Dr. John van den Hengel, SCJ., <i>et al</i>, <i>World Religions: A Canadian Catholic Perspective</i> (Toronto: Nelson Education Ltd/Novalis Publishing, 2009), ISBN : 9780176242459</p>
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	<p>MINDS ON</p> <ul style="list-style-type: none"> • Establishing a positive learning environment • Connecting to prior learning and/or experiences • Setting the context for learning 	<p>CONNECTIONS</p> <ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
	<p>Whole Class → 20 Things I Have (15 minutes) Instruct students to take a piece of paper from their binders and fold it “hot dog” style.</p>	<p>AaL: 20 Things I Have</p>



	<p>Students:</p> <ul style="list-style-type: none"> • write on one side of the fold, “What I Must Have” • write on the other side of the fold, “What I Can Live Without” • think about all the items that they own • list items under each heading on either side of the fold (no more than 10 per side) <p>Expect that students may have difficulty doing this exercise. Allow them to struggle with it. After about 5 minutes or so, call the class together.</p> <p>Guiding Questions: How many found this activity difficult to do? Why do you think this was a difficult activity?</p> <p>As students provide responses to the guiding questions, teachers may wish to record them on the chalk board, chart paper, or smart board.</p> <p>Ask students to try to estimate the dollar value first of each side of the fold and then to estimate to total value of all items.</p> <p>Guiding Questions: Are you surprised by the amount? Where do you think that money came from? How many of you bought those items with your own money? Do you really think that the items on your list are really a necessity? How could you simplify your list?</p>	 <p>Differentiated Instruction based on Process: provide a pre-folded sheet with examples for some students to address readiness</p>
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	ACTION	CONNECTIONS
	<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>Groups of Four? → “The Simple Life” Jig Saw Activity (45- 50 minutes) Teacher will need to print up the articles and the organizer prior to class. (blackline masters 11.1a: A Jewish Ethic for Consumerism; 11.1b: Consumerism and Buddhism; 11.1c: Consumerism and Islam; 11.1d: Hindu Leader Lauds Pope; 11.1e: Consumerism and World Religions).</p> <p>Divide the class up into groups of four at random (teacher may wish to use playing cards or simply count, “1, 2, 3, 4”).</p> <p>Students:</p> <ul style="list-style-type: none"> • sit in their groups • those who are number one, or clubs, will move to one part of the classroom 	<ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction <p>AaL; AfL: The Simple Life</p>



	<ul style="list-style-type: none"> • those who are number two, or hearts, will move to another part of the room • those who are the number three, or spades, will move to the opposite end of the classroom • those who are the number four, or diamonds, will move to the remaining part of the class <p>Place the articles at these stations for the students to read.</p> <p>Students:</p> <ul style="list-style-type: none"> • read the articles in their new groupings • determine the main idea of the article • share their ideas within the group • return to their original groups to share what they have learned <p>Teachers will ensure that blackline master 11.1e: Consumerism and World Religions is handed out to all students.</p> <p>Students:</p> <ul style="list-style-type: none"> • take turns sharing what they have learned in their jig saw groups • fill in the outer quadrants of the organizer with the main ideas from each article <p>Part Two → Large Group Once the four outer quadrants are filled in, call the class together.</p> <p>Students:</p> <ul style="list-style-type: none"> • read over what they have on their organizer and determine what is common in all of them • decide what words they will place in the centre of the organizer to represent the commonality discussed <p>Guide the students to the realization that all major religions have the same understanding of living simply (living within one's means).</p>	 <p>Differentiated Instruction based on Content: to address readiness for some students, teacher may rewrite articles in point form and condense content. In this case, students would need to be grouped according to readiness</p>
	<p>CONSOLIDATION</p> <ul style="list-style-type: none"> • Providing opportunities for consolidation and reflection • Helping students demonstrate what they have learned 	<p>CONNECTIONS</p> <ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
	<p>Individual Activity → Exit Card (10 minutes) After students have fully discussed the topic, have each respond to the guiding questions on blackline master 11.1f: The Simple Life Exit Ticket (or on a piece of three ring binder paper).</p>	<p>AfL: 11.1f: The Simple Life Exit Ticket</p>





<p>Students:</p> <ul style="list-style-type: none">• reflect upon the three questions on blackline master 11.1f: The Simple Life Exit Ticket• submit responses in to teacher <p>Guiding Questions (from 11.1f: The Simple Life Exit Ticket): What have I learned about the teachings of the world’s religions with respect to living simply? What connections can I make to my list of 20 things that I have? Considering what I have learned in this lesson, could I make any changes in the way that I choose to spend my money?</p>	
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11.1a: A Jewish Ethic for Consumerism

Name: _____

Written by Rabbi Neil Amswych Monday, 08 March 2010

The Biblical verses that command ethical trade – using just weights and measures or simply not wronging each other in trade – are helpful when forming a Jewish ethic for consumerism.

Perhaps just as helpful is the less well-known quotation from Talmud which says we should pray intercessory prayers over goods which have become dangerously cheap. In the text, this is said to occur when goods are sold at 40% below their real value.

Everyone loves a bargain; however, when that bargain is based on a price that is so cheap that it locks the person producing the goods into poverty, then we are faced with an ethical and thus religious problem. “Buy One Get One Free” may seem good to us, but to the farmer who depends on money from the sale, it can be disastrous. Judaism therefore not only demands that we trade fairly but also that we always pay a fair price for everything.

The Fairtrade Foundation is one of many organisations, including Equitrade and others, which ensure that those who grow our food and who produce our clothes get a just price for their labour. Paying a fair amount is an act of justice – something we are Divinely commanded to actively pursue. We should remember, though, that paying a fair price is only the tip of the iceberg – pollution (from excess packaging, pesticides or from production and transport) and waste (of energy, water or from regular discarding of food by supermarkets) are also among essential considerations.

Fairtrade Fortnight reminds us that even greater than buying something cheaply is the knowledge that we are buying something that helps support another human being. This way, we show love to our neighbour – our global neighbour wherever they may be – as we would expect it for ourselves, the key Divine imperative.

Source: <http://news.reformjudaism.org.uk/assembly-of-rabbis/a-jewish-ethic-for-consumerism.html>



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11.1b: Consumerism and Buddhism

Name: _____

Mary Dubitzky

Consumerism is deeply enmeshed in the psyche of most Americans. Not only are we rewarded for spending money, we are cajoled and encouraged to do so. The advertising industry, itself a hugely profitable business, is paid to inform people that what they have, is not enough.

In fact, what each person has is indeed enough. Sin is not a Buddhist concept in the manner as understood by Westerners. Sin, as implied by Buddhism, is that which stands between an individual and the melding into the Oneness that will convey bliss. Greed can be seen as a sin, because this emotion will strengthen the feelings of division within the individual.

The emotion will strengthen a perception of lacking on an individual basis. In truth, this does not exist. Neither is poverty a virtue. Poverty will as surely set up the illusion of lack, when in reality it may only be the universal cry of "I want", of the childish mind.

Consumerism is an artificial system that has been created for the manipulation of the many for the few. Currently, as consumers live in their cluttered homes with limited spaciousness and enormous debt, the silliness of consumerism is an easy argument. Ten years ago, at the height of the consumer-mentality, the person suggesting moderation would have not been taken so seriously.

This unfolding of fortunes is the materialization of the abstract concept of letting go in order to uncover more. The more we try to hold on to, the farther we move from our true nature and the Oneness that is bliss.

The individual who understands the value of peace, contentment, and intrinsic value of oneself, can be the recipient of spaciousness both physical and emotional. The need to buy material products to prove one's worth is irrelevant.

Lack of material possessions, after the requisite food, shelter, and clothing, leaves enormous room for delving into bountiful nature, peaceful sleep, enjoyable contemplation and activities with friends and family.

And the lack of debt needs no discussion.

Source: <http://ezinearticles.com/?Consumerism-and-Buddhism&id=3007327>



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11.1c: Consumerism and Islam

Name: _____

Islam teaches that this world is temporary and a short stop on a much longer journey. To acquire too much baggage on that journey is to create hardship and distraction for yourself. We are also reminded in the Quran to consume the earth's resources carefully and to avoid wastefulness:

“Children of Adam, take your adornment at every place of prayer. Eat and drink, and do not waste. He does not love the wasteful.” (Al-Quran, 7:31)

“And render to kindred their due right, as (also) to those in want, and to the wayfarer; but squander not (your wealth) in the manner of a spendthrift.” (Al-Quran, 17:26)

So on the one hand we are told to spend on those who need and deserve it, like our families and those in need, and on the other hand we are told not to be a spendthrift, i.e., waste on buying unnecessary things.

This is a good reminder to think about where I direct my resources. “What do my children and I really need?” If I am honest in answering this question, the answer has to be “not very much,” and certainly not a multitude of flashy, plastic toys that clutter up our home. I have noticed that the children most like to play without toys—play wrestling or races—or with things other than toys, such as cushions for fighting or the computer chair to spin each other around on.

I don't want my children to be mindless consumers, chasing the next new thing. I want to encourage them to think through their buying choices and use their consumer power wisely. I hope to do this by fostering their resourcefulness so they have the know-how and craft skills—whether sewing, cooking or repairing— to know how things can be re-used or “upcycled.”

Source: <http://www.incultureparent.com/2011/09/the-dangers-of-consumerism-and-the-muslim-child/>





11.1d: Hindu Leader Lauds Pope

Name: _____

Famous Hindu activist in the West, Rajan Zed, has lauded Pope Benedict's statement on avoiding the excesses of consumerism and respecting traditional family values. The Pope declared this while addressing a youth congregation in Cagliari, on September 7.

Rajan Zed, an acclaimed Hindu activist in the West, has applauded Pope Benedict XVI's assertion on shunning the excesses of consumerism and honouring traditional family values while addressing a youth gathering in Cagliari (Italy) on Sunday (September 7).

In a statement issued in Nevada (United States of America) on September 8, Zed, who is president of Universal Society of Hinduism, said, "Instead of running after materialism, we should seek renunciation, which is an important doctrine of Hinduism and which allows one to focus on an inner search, realisation of self and work towards achieving moksha (liberation)."

He said that the essence of ancient Hindu Scripture Bhagavad Gita is renunciation and it promises 'freedom through renunciation'. He also agreed with His Holiness' remarks on the occasion – that in today's consumerist society, money and success have become the new idols before which so many people prostrate themselves. He stressed the need for working together on common goals for a better future of all.

Source: <http://www.merineews.com/article/hindu-leader-lauds-popes-sermon-to-shun-consumerism/140906.shtml>





11.1e: Consumerism and World Religions

Name: _____



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11.1f: The Simple Life Exit Ticket

Name: _____

1. What have I learned about the teachings of the world's religions with respect to living simply?

2. What connections can I make to my list of 20 things that I have?

3. Considering what I have learned in this lesson, could I make any changes in the way that I choose to spend my money?

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11.1f: The Simple Life Exit Ticket

Name: _____

1. What have I learned about the teachings of the world's religions with respect to living simply?

2. What connections can I make to my list of 20 things that I have?

3. Considering what I have learned in this lesson, could I make any changes in the way that I choose to spend my money.





Lesson 2: My Financial Creed

<h3>Financial Literacy and Religious Education</h3>	RELIGIOUS EDUCATION – GRADE 11: HRT3M and HRF3O LESSON 2: MY FINANCIAL CREED One 75 Minute Period
	Lesson Overview This is lesson two of three that embeds Financial Literacy concepts into the Religious Education curriculum. In this lesson, students will learn that it is okay to have things as long as the items don't become a means to an end.

CONNECTIONS TO FINANCIAL LITERACY
<p>In this lesson, the financial literacy knowledge and skills which will be addressed include:</p> <ul style="list-style-type: none"> • understanding needs and wants • social, ethical and environmental implications of financial decisions • active citizenship

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
<p><u>HRT3M</u></p> <p>Christian Moral Development CMV.02 demonstrate an understanding of the key moral precepts of various world religions and assess their power to shape the lives of adherents CMV.04 explain the influence of culture on the interpretation of moral codes and practices within various religions</p> <p>CM2.06 analyze how moral precepts influence everyday life for adherents of various religions (e.g. sexual conduct and marriage, family life, charitable outreach) CM4.11 critically analyze how contemporary moral norms, influenced by the 'isms' of modernity (secularism, individualism, relativism), impact on the moral stance of individuals and religious institutions within that culture</p>	<p>The Catholic Social Teachings evident in this lesson include:</p> <ul style="list-style-type: none"> • Human Dignity • Community and the Common Good • Option for the Poor and Vulnerable • Rights and Responsibilities • Dignity of Work <p>The Ontario Catholic School Graduate Expectations evident in this lesson include:</p> <p>A Discerning Believer 1(d) develops attitudes and values founded on Catholic social teaching and acts to promote social responsibility, human solidarity and the common good 1(g) understands that one's purpose or call in life comes from God and strives to discern and live out this call throughout life's journey 1(i) integrates faith with life</p>





	<p>HRF30</p> <p>Christian Moral Development CMV.02 demonstrate a practical understanding of the key moral precepts of various world religions and their importance in the lives of adherents; CMV.04 describe the influence of culture on the interpretation of moral codes and practices within various religions</p> <p>CM2.06 compare how moral precepts influence everyday life for adherents of various religions (e.g. sexual conduct and marriage, family life, charitable outreach) CM4.11 identify signs of secularism, individualism, materialism, relativism in the media and describe their impact on the moral understanding of individuals living within Canadian culture</p>		<p>A Responsible Citizen</p> <p>7(e) witnesses Catholic social teaching by promoting equality, democracy, and solidarity for a just, peaceful and compassionate society.</p>
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LEARNING GOALS	
<p><i>At the end of this lesson, students will know, understand and/or be able to:</i></p> <ul style="list-style-type: none"> • explain what the Church teaches about ‘private property’ • recognize that to have things is good as long as one isn’t ‘owned’ by the things one has 	

INSTRUCTIONAL COMPONENTS AND CONTEXT	
<p>Prior Learning</p> <p>Prior to this lesson, students will have:</p> <ul style="list-style-type: none"> • a basic understanding of the Letters written by Church officials • worked with ‘creeds’ from the various world religions <p>Terminology Encyclical Letter “Living Wage” Private Property</p>	<p>Materials: <i>Blackline Masters:</i> 11.2a: <i>Rerum Novarum</i> – On Capital and Labour 11.2b: Creating a Money Management Creed 11.2c: The Apostles’ Creed 11.2d: Financial Creed Rubric</p> <p>Internet Resources: The Vatican, The Holy See, www.vatican.va</p> <p>Resources: <i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006)</p>





	<p><i>Religious Education: “Faith and Culture: World Religions” Grade 11 Expectations, 2010 (revised) [accessed at www.carleo.org]</i></p> <p><i>Ontario Catholic School Graduate Expectations, second edition (Toronto: Institute for Catholic Education, 2011)</i></p> <p><i>A Sound Investment: Financial Literacy in Ontario Schools, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010)</i></p> <p>Dr. John van den Hengel, SCJ., <i>et al</i>, <i>World Religions: A Canadian Catholic Perspective</i> (Toronto: Nelson Education Ltd/Novalis Publishing, 2009), ISBN : 9780176242459</p> <p>NOTE: For teachers who use <i>World Religions: A Canadian Catholic Perspective</i>, this lesson could be used when teaching about the creedal statements of the various world religions.</p>
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MINDS ON	CONNECTIONS
<ul style="list-style-type: none"> • Establishing a positive learning environment • Connecting to prior learning and/or experiences • Setting the context for learning 	<ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Whole Class → Rerum Novarum – Large Group Activity (25 minutes) Hand out blackline master 11.2a: <i>Rerum Novarum – On Capital and Labour</i>. Teachers may wish to read aloud or have individual students read the article.</p> <p>Teachers may wish to refer to the Vatican website for the full encyclical at www.vatican.va.</p> <p>Students:</p> <ul style="list-style-type: none"> • read the article • consider the Guiding Questions posed by the teacher <p>After the students have read the article, invite the students to consider the following questions:</p> <p>Guiding Questions: What is the role of the worker? <i>(They have a right to private property, a right to the fruits of their labour, and the right to make enough money to live on)</i></p>	<p>AfL: 11.2a: <i>Rerum Novarum – On Capital and Labour</i></p>



	<p>What is the role of the employer? <i>(They also have a right to private property, a right not to have to pay crippling taxes, and the right not to have their companies harmed in any way)</i></p> <p>What does the church say about owning things? <i>(The Church supports the right to private property, which means that it is okay to own things. The key issue is that the worker and the employer are called to own just what they need; any excess should be given to the poor)</i></p> <p>You may wish to have students consider the questions in groups or simply write their responses on chart paper, the blackboard, or the smart board.</p> <p>It is important to have the students understand that work allows people to support themselves and their families. It also allows them to buy things. So the owning of things is not wrong so long as we don't become consumed by them. The Church states quite clearly that private ownership is a right of every individual (They refer to this as 'private property').</p> <p>In other words, having things is good. It just has to be in proper perspective or balance. We own things, they don't own us.</p>	 <p>Differentiated Instruction based on Process: teacher may provide students with a choice in how to demonstrate their findings. For example: chart paper or blackboard; use of technology, like a Smart board; tableau or act out scene with narration</p>
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	ACTION <small>• Introducing new learning or extending/reinforcing prior learning • Providing opportunities for practice and application of learning (guided & independent)</small>	CONNECTIONS <small>• AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction</small>
	<p>Whole Class → I Believe Statements – Independent work (25 minutes) Distribute blackline master 11.2b: Creating a Money Management Creed to students. Teachers may wish to provide a copy of the Apostles' Creed as an example of a creed from the Christian tradition, or have students recall the definition of a creed.</p> <p>Students:</p> <ul style="list-style-type: none"> • recall the information from blackline master 11.2a: <i>Rerum Novarum</i> – On Capital and Labour • recall the class discussion of <i>Rerum Novarum</i> • fill in the organizer on blackline master 11.2b: Creating a Money Management Creed with 10 I Believe statements about money management, owning things, and having too much <p>Some students may have difficulty coming up with 10 statements. As they complete their task, ask several students to share their statements. This will allow the others to be inspired or to use their classmates' statements.</p>	<p>AaL: I Believe Statements</p>





CONSOLIDATION • Providing opportunities for consolidation and reflection • Helping students demonstrate what they have learned	CONNECTIONS • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Whole Class → Financial Creed – Individual Activity (25 minutes) Teachers may wish to have students create their creeds on either blank or lined paper. Some students may also wish to use technology for their final draft of their creed.</p> <p>Teachers may wish to make blackline master 11.2c: The Apostles’ Creed available to the students.</p> <p>Students:</p> <ul style="list-style-type: none">• create a creed about financial management using their “I Believe” statements.	<p>AoL: Individual Financial Creeds, 11.2d: Rubric</p> <p> DI Differentiated Instruction based on Product: Some students may wish to create a poster, a rap, or a commercial in place of writing up a creedal statement</p>





11.2a: *Rerum Novarum* – On Capital and Labour

Name: _____

Encyclical Letter of Pope Leo XIII, 1891

Background Information

An 'encyclical letter' is a letter that is written by the Pope on areas of concern. The Pope is opening up dialogue and discussion on a matter. This letter was written by Pope Leo XIII in 1891 examining the social issue of the labour force in industrialized countries.

The two words, *rerum* and *novarum* are Latin words, which mean 'on the new things.' The Church first writes all official documents in Latin because that language is not spoken anywhere else in the world (dead language). Not being a language that is subject to regionalisms and different dialects; think of gas/petrol or elevator/lift! This language means exactly what it says and there is no other way to interpret it. The first few words of the Latin document usually become the title of the encyclical letter.

Towards the end of the 19th Century, there was tremendous exploitation of workers and the Pope felt that something had to be said.

Main Features of the Document

Pope Leo addresses several areas of concern in his letter. He speaks about the need to care for the poor, the rights of workers, what role private property should play in society, the duties of both workers and employers, as well as the role of the Church and public authorities.

The main focus of our reading today will look at the rights and duties of workers, the poor, the employers, and the wealthy.

What to Look For

- The Poor and The Workers
 - Both have a right to private property and have the right to possess the fruits of their labour
 - The poor have to be taken care of
 - Both have the right to just wages (Living Wage) – enough money to live on and support their families
 - Both also have a responsibility to work to the best of their ability and not to harm the property of their employers
- The Employers and the Wealthy
 - Employers and the wealthy also have rights to private property
 - They should not be subjected to crippling taxes
 - Both have a responsibility to treat workers with dignity and not impose work on them that is beyond their strength or capabilities
 - Employers must pay a just wage
 - After both the employer and the wealthy, after their needs are met, must give to the poor





11.2a: *Rerum Novarum* – On Capital and Labour (con't)

Name: _____

Summary Statements of the Encyclical

The wealthy and the working classes do not work against each other. Rather, there is a interdependence between the two. The role of the Church is to call both together and remind them of their rights and duties to one another.

Workers are called to work to their potential and be conscientious about the work that they have agreed to do of their own free will. The worker is also responsible for not destroying the employer's property and to steer clear of violent actions against the employer.

The employer must never mistreat the worker. Workers must be treated as human beings made in the image and likeness of God. Work is an honourable way to support one's self and one's family. Workers are not things and must never be used as a means to an end. Employers must ensure that workers are provided with a reasonable time for rest and recreation as well as for caring for their families. Work should never endanger the worker's health. Work should also be reasonable in its expectations.

It is of the utmost importance that employers pay each worker a wage that allows them to support themselves and their families. It serves both the employer and society to have workers paid this living wage so that they can have private property.

In the same way, while private property is a right of all, every person must recognize the need to help those who have less. Once one's needs are met, one is called to give out to the poor that which is left over. True dignity comes not from what one has but, rather, by whom one is.

Adapted from *Rerum Novarum*
Pope Leo XIII, 1891
www.vatican.va



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11.2b: Creating a Money Management Creed Name: _____

The word “creed” comes from the Latin credo meaning “I believe”. A creed is a public statement of what people believe. Every religious tradition embraces a creedal statement.

INSTRUCTIONS:

After having read the summary of the Church document, *Rerum Novarum*, complete the “focus statements graphic organizer” with **TEN(10) “I believe statements” based on what you have learned about money management.**

10 “I BELIEVE” statements (Focusing on the course concepts)	Using an example from your own experience explain why you believe this statement
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	





11.2c: The Apostles' Creed

Name: _____

THE APOSTLES' CREED

(all bow at the words in italics below)

**I believe in God,
the Father Almighty,
Creator of heaven and earth,
and in Jesus Christ, his only Son, our Lord,
*who was conceived by the Holy Spirit,
born of the Virgin Mary,*
suffered under Pontius Pilate,
was crucified, died and was buried;
he descended into hell;
on the third day he rose again from the dead;
he ascended into heaven,
and is seated at the right hand of God the Father almighty;
from there he will come to judge the living and the dead.**

**I believe in the Holy Spirit,
the holy Catholic Church,
the communion of saints,
the forgiveness of sins,
the resurrection of the body,
and life everlasting. Amen.**



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11.2d: Financial Creed Rubric Name: _____

Categories	Level 1	Level 2	Level 3	Level 4
Knowledge/Understanding – Subject-specific content acquired in each course (knowledge), and the comprehension of its meaning and significance (understanding)				
	The student:			
Understanding of content <i>(living simply; living within one's means)</i>	demonstrates a limited understanding of the concepts of living simply and the importance of living within one's means	somewhat demonstrates understanding of the concepts of living simply and the importance of living within one's means	demonstrates an understanding of the concepts of living simply and the importance of living within one's means	demonstrates a thorough understanding of the concepts of living simply and the importance of living within one's means
Communication – The conveying of meaning through various forms				
	The student:			
Expression and organization of ideas and information <i>(clarity of expression, logical organization) in oral, visual, and written forms (creed)</i>	expresses and organizes ideas and information with limited clarity	expresses and organizes ideas and information with some clarity	expresses and organizes ideas and information with considerable clarity	expresses and organizes ideas and information with a high degree of clarity
Application – The use of knowledge and skills to make connections within and between various contexts				
	The student:			
Transfer of knowledge and skills <i>(Church's teaching on work, labour, private property) to new contexts (financial beliefs)</i>	transfers knowledge and skills to new contexts with limited appropriateness	transfers knowledge and skills to new contexts with some appropriateness	transfers knowledge and skills to new contexts with considerable appropriateness	transfers knowledge and skills to new contexts with a high degree of appropriateness





Lesson 3: Saving for Self and Others

<h2>Financial Literacy and Religious Education</h2>	RELIGIOUS EDUCATION – GRADE 11: HRT3M and HRF3O LESSON 3: SAVING FOR SELF AND OTHERS One 75 minute period
	Lesson Overview This is lesson three of three that embeds Financial Literacy concepts into the Religious Education curriculum. In this lesson, students will learn how interest works as well as the importance of saving for the future. Students will also recognize the importance of saving in order to provide for those in need.

CONNECTIONS TO FINANCIAL LITERACY
<p>In this lesson, the financial literacy knowledge and skills which will be addressed include:</p> <ul style="list-style-type: none"> • understanding needs and wants • personal financial planning such as budgeting, saving and investing • social, ethical and environmental implications of financial decisions • active citizenship • planning for the future

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
<p><u>HRT3M</u></p> <p>CMV.02 demonstrate an understanding of the key moral precepts of various world religions and assess their power to shape the lives of adherents</p> <p>CMV.04 explain the influence of culture on the interpretation of moral codes and practices within various religions</p> <p>CM1.03 assess the need for moral norms in the promotion of justice and peace</p> <p>CM2.05 compare the values/virtues/moral precepts/guidelines of the various religions and identify common moral principles</p> <p>CM4.11 critically analyze how contemporary moral norms, influenced by the ‘isms’ of modernity (secularism,</p>	<p>The Catholic Social Teachings evident in this lesson include:</p> <ul style="list-style-type: none"> • Human Dignity • Community and the Common Good • Option for the Poor and Vulnerable • Rights and Responsibilities <p>The Ontario Catholic School Graduate Expectations evident in this lesson include:</p> <p>A Discerning Believer 1(d) develops attitudes and values founded on Catholic social teaching and acts to promote social responsibility, human solidarity and the common good.</p>





	<p>individualism, relativism), impact on the moral stance of individuals and religious institutions within that culture</p> <p>HRF30</p> <p>Christian Moral Development CMV.02 demonstrate a practical understanding of the key moral precepts of various world religions and their importance in the lives of adherents CMV.04 describe the influence of culture on the interpretation of moral codes and practices within various religions</p> <p>CM1.03 explain the role moral norms play in the promotion of justice and peace CM2.05 compare the values/virtues/ moral precepts/guidelines of the various religions and identify common moral principles CM4.11 identify signs of secularism, individualism, materialism, relativism in the media and describe their impact on the moral understanding of individuals living within Canadian culture</p>	<p>A Reflective, Creative, and Holistic Thinker 3(b) creates, adapts, evaluates new ideas in light of the common good; 3(d) makes decisions in light of gospel values with an informed moral conscience.</p> <p>A Self-directed, Responsible, Lifelong Learner 4(a) demonstrates a confident and positive sense of self and respect for the dignity and welfare of others.</p> <p>A Responsible Citizen 7(e) witnesses Catholic social teaching by promoting equality, democracy, and solidarity for a just, peaceful and compassionate society.</p>
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	<p>LEARNING GOALS</p>
	<p><i>At the end of this lesson, students will know, understand and/or be able to:</i></p> <ul style="list-style-type: none"> • demonstrate how interest works • explain the need for savings and investment • demonstrate an awareness of the need to provide for those in need

	<p>INSTRUCTIONAL COMPONENTS AND CONTEXT</p>	
	<p>Prior Learning</p> <p>Prior to this lesson, students will have:</p> <ul style="list-style-type: none"> • read the <i>Rerum Novarum</i> article from financial literacy lesson two • an understanding of the concept of charity as studied in the various world religions 	<p>Materials: <i>Blackline Masters:</i> 11.3a: The 72 Rule 11.3b: How Interest Can Work Against You 11.3c: My Savings Plan</p> <p>Chart Paper/Markers Sticky Notes (6 per student) Calculators (Optional)</p>





	<p>NOTE: Prior to this lesson, the teacher might want to provide opportunity to explore the teachings of the world’s religion related to charitable giving or financially providing for those in need. An organizer similar to the one provided in financial literacy lesson one (blackline master 11.1e: Consumerism and World Religions)</p> <p>Terminology Tithe Zakāt Interest Compound Interest Credit</p>	<p>Internet Resources: Investor Education Fund, www.getsmarteraboutmoney.ca</p> <p>Financial Consumer Agency of Canada, www.fcac-acfc.gc.ca</p> <p>Resources: <i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006)</p> <p><i>Religious Education: “Faith and Culture: World Religions” Grade 11 Expectations</i>, 2010 (revised) [accessed at www.carleo.org]</p> <p><i>Ontario Catholic School Graduate Expectations</i>, second edition (Toronto: Institute for Catholic Education, 2011)</p> <p><i>A Sound Investment: Financial Literacy in Ontario Schools</i>, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010)</p> <p>Dr. John van den Hengel, SCJ., <i>et al</i>, <i>World Religions: A Canadian Catholic Perspective</i> (Toronto: Nelson Education Ltd/Novalis Publishing, 2009), ISBN : 9780176242459</p> <p>NOTE: For teachers who use <i>World Religions: A Canadian Catholic Perspective</i>, this lesson could be taught when learning about providing for the less fortunate.</p>
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	<p>MINDS ON</p> <ul style="list-style-type: none"> • Establishing a positive learning environment • Connecting to prior learning and/or experiences • Setting the context for learning 	<p>CONNECTIONS</p> <ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
	<p>Whole Class → “Show Me the Money” Parking Lot Activity (20 minutes) Place chart paper around the classroom. Each sheet is to be labeled with one of the following: Clothing, Electronics, Entertainment, Charity, Savings and Investment, Fast Food</p> <p>Provide each student with six pieces of sticky notepaper.</p>	<p>AaL: Show me the Money</p>





	<p>Students:</p> <ul style="list-style-type: none"> • imagine they are given \$1000 to spend any way they wish • use their sticky notes to decide how much money they will spend on the items listed on the chart paper • walk around the room and place their notes on the chart paper <p>Once students have finished, analyze the results with the class.</p>	
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	<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 and independent) 	<p>CONNECTIONS</p> <ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
	<p>Whole Class → That’s ‘Interest’-ing! – Individual Activity (40 minutes)</p> <p>Explain to the class that part of living a simple life requires that one understands what it means to defer one’s gratification. As the Islamic saying goes, ‘<i>one must cut from only the cloth that one has.</i>’ All the major religions require that one puts money aside; not just for a rainy day but also to aid those in need.</p> <p>The Hindu welcomes any traveler, both Christianity and Islam teach the importance of the tithe or zakāt, (both are fixed amounts based on one’s income), and Judaism teaches the importance of taking care of the widow and the orphan.</p> <p>As young people, it is important that they understand the need to live within one’s means. While it may be nice to have all the good things that the marketplace offers, it is still important to learn the value of going without until one can afford it while also having money set aside to assist those in need.</p> <p>Provide students blackline master 11.3a: The 72 Rule, and have the students complete the chart.</p> <p>Students:</p> <ul style="list-style-type: none"> • complete the chart on blackline master 11.3a: The 72 Rule and answer the accompanying questions <p>Ask the students what they have learned about compound interest.</p> <p>Explain to them that if they were to invest \$5.00 or \$10.00 a couple of times a month, their investment would grow even faster!</p> <p>You may wish to show them a video from http://www.getsmarteraboutmoney.ca on the way in which interest and savings work.</p>	<p>AaL: That’s <i>Interest</i>-ing! Student Responses</p>





	<p>It is important that the students also know about how interest can work against them – especially when they borrow money or take on the responsibility of a credit card.</p> <p>Provide students with blackline master 11.3b: How Interest Can Work Against You! Teachers may wish to read the scenario aloud to the class.</p> <p>Students:</p> <ul style="list-style-type: none"> complete the chart on 11.3b: How Interest Can Work Against You! and answer the accompanying questions <p>After completing the activity, ask the students what they learned from the chart. Teachers may choose to record the answers on the board or on chart paper.</p> <p>If there is time, teachers may wish to go to the government of Canada website www.fcac-acfc.gc.ca and use the calculator to determine various rates of interest and the amount of time it takes to pay off debt.</p> <p>To reinforce this concept, http://www.getsmarteraboutmoney.ca has a video entitled, “Buying on Credit”.</p>	
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CONSOLIDATION	CONNECTIONS
• Providing opportunities for consolidation and reflection • Helping students demonstrate what they have learned	• AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Individual Activity → Saving for the Future (15 minutes) Using blackline master 11.3c, “My Savings Plan,” ask students to think about the future. Have them imagine what they will need to live simply, to have some money put aside, and how much they would be willing to tithe or give to charity on a regular basis.</p> <p>This is an estimation activity and so the students are really thinking hypothetically.</p> <p>Students:</p> <ul style="list-style-type: none"> estimate the value of what they will need to have for a simple life (home, car, furniture, savings account, tithe) estimate how much they would have to make each month to support their future needs estimate how much money they would have to save each month using the 72 Rule chart completed earlier in lesson estimate how fast that money would grow if they put a set amount of money aside each pay write one or two lines about how much they would be willing to set aside each pay or allowance in order to meet these goals write one or two lines on the importance of helping those in need 	<p>AoL: My Savings Plan</p>





11.3a: The 72 Rule

Name: _____

When the number 72 is divided by the interest rate (percentage rate paid on money saved, invested or owed), the answer is the number of years it will take for that money to double.

So, if you invest \$100.00 at 15% interest would mean that $72/15= 4.8$ years to double!

Money Invested (\$)	Interest Rate (%)	Calculate $72 \div \%$	Number of Years
800	2	$72/2$	36
800	4		
800	6		
800	8		
800	10		
800	12		
800	24		

1. What pattern do you see emerging?
2. If you were to invest money on a regular basis, say \$10.00 every pay cheque, what do you think would happen?





11.3b: How Interest Can Work Against You Name: _____

Credit cards can be a very good way to purchase large goods (refrigerators, trips, and computers). It is very important that you understand how interest works and that you are responsible with your credit card. Interest rates can run as high as 28% in some cases.

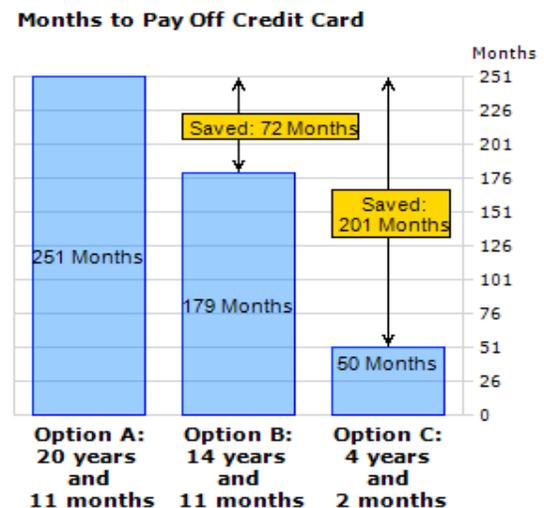
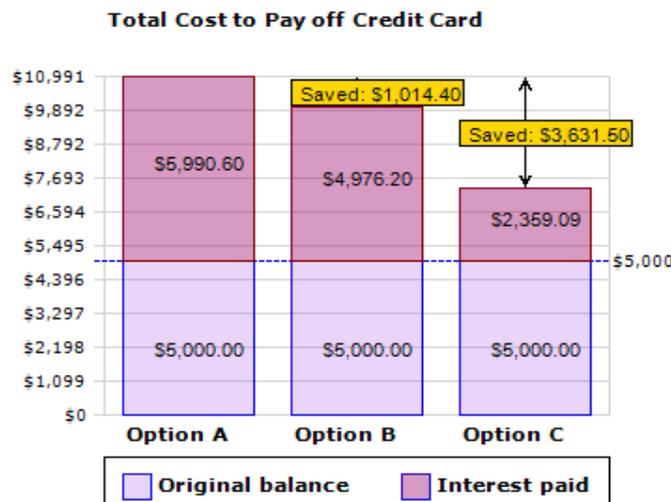
Suppose you have a credit card and you charge the card to its maximum amount – 5,000.00. Now you have a maxed out card and you attempt to make payments. Let's assume an interest rate of 20%.

Consider:

Credit Card Balance	\$5,000.00
Annual Interest Rate	20%
Initial Minimum Payment	\$30.00
Additional Monthly Payment	\$5.00
Fixed Monthly Payment	\$150.00

What Are My Options?

Things to think about:	First Option: Making only the monthly minimum payment	Second Option: Making the minimum plus a little more	Third Option: Pay a fixed amount each month
Time to pay it off	20 years, 11 months	14 years, 11 months	4 years, 2 months
Original Balance	\$5,000.00	\$5,000.00	\$5,000.00
Interest Paid	\$5,990.60	\$4,976.20	\$2,359.09
Total Paid	\$10,990.60	\$9,976.20	\$7,359.09
Amount Saved	Nil	\$1,014.40	\$3,631.50
Time Saved	Nil	6 years	16 years, 9 months



Source: www.fcac-acfc.gc.ca





11.3c: My Savings Plan

Name: _____

Imagine what life will be like for you in 20 years. Think about all of the things that you will need to have to live your life (home, car, furniture, computer, groceries, savings, and investments).

1. Estimate the value of the things that you will need to have in 20 years.
2. How much money do you think you will need to maintain/keep these things?
3. Estimate how much money you would have to save each month from today in order to give yourself a good start. (Use the 72 rule)
4. If you set aside a specific amount each month, how fast do you think that money will grow? (Use the 72 rule)
5. How much would you be willing to set aside each month, starting today, in order to make this happen?
6. Why do you think it is important to put aside money to help those in need?





GRADE 12

Lesson 1: The Pursuit of Happiness

GRADE 12

<h2>Financial Literacy and Religious Education</h2>	RELIGIOUS EDUCATION – GRADE 12: HRE4M & HRE4O LESSON 1: THE PURSUIT OF HAPPINESS One 75 minute period
	Lesson Overview This is lesson one of three that embeds the understanding of needs and wants into the Religious Education curriculum. In this lesson, students will explore a variety of scriptural passages relating to wealth and happiness in order to distinguish between the Church’s vision of human happiness and that of our contemporary society.

CONNECTIONS TO FINANCIAL LITERACY
In this lesson, the financial literacy knowledge and skills which will be addressed include: <ul style="list-style-type: none"> • understanding needs and wants

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
Scripture SCV.02 use appropriate exegesis to analyse Scripture SCV.04 explain how Scriptures can be used in analysing and critiquing personal and social situations SC1.09 research and identify the social, political and ethical impact of the Gospel Profession of Faith PFV.03 explore ways Church teaching can help people understand contemporary ethical and moral issues as part of the discernment process	The Catholic Social Teachings evident in this lesson include: <ul style="list-style-type: none"> • Human Dignity • Rights and Responsibilities The Ontario Catholic School Graduate Expectations evident in this lesson include: A Discerning Believer 1(c) actively reflects on God’s Word as communicated through the Hebrew and Christian Scriptures.





<p>PF1.01 define a Catholic understanding of happiness and analyse the challenges in contemporary society to both personal and societal happiness</p>	<p>An Effective Communicator 2(a) listens actively and critically to understand and learn in light of gospel values.</p> <p>A Self-directed, Responsible, Lifelong Learner 4(e) sets appropriate goals and priorities in school, work and personal life. 4(g) examines and reflects on one’s personal values, abilities and aspirations influencing life’s choices and opportunities.</p>
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<p>LEARNING GOALS</p>
<p><i>At the end of this lesson, students will know, understand and/or be able to:</i></p> <ul style="list-style-type: none"> • articulate their understanding of wants and needs • distinguish between wants and needs • distinguish between pleasure and happiness • identify the Church’s teaching that we are made to be happy • define the Church’s vision of human happiness as expressed in the wisdom of the Bible

<p>INSTRUCTIONAL COMPONENTS AND CONTEXT</p>	
<p>Prior Learning</p> <p>Teacher Readiness: Prior to this lesson, teachers will:</p> <ul style="list-style-type: none"> • create clustered seating to facilitate a cooperative activity • print out the names of a variety of reality T.V. shows and tape them around the classroom: (eg. Survivor, The Biggest Loser, Wipeout, The Amazing Race, The Apprentice) • alternatively choose relevant movie names (eg. Capitalism: A Love Story), or Games Shows (eg. Wheel of Fortune, Jeopardy, The Price is Right, Who Wants to be a Millionaire) 	<p>Materials: <i>Blackline Masters:</i> 12.1a: Reality T.V. Shows 12.1b: Financial Literacy – Bible Passages (2 pages) 12.1c: Exit Card – Verbal 12.1d : Exit Card – Visual</p> <p>Sticky Notes Chart Paper Markers</p> <p>Internet Resources: United States Conference of Catholic Bishops, http://www.usccb.org/bible/books-of-the-bible/</p> <p>Resources: <i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006)</p>



	<p>Terminology Wants Needs Happiness Pleasure</p>	<p><i>Ontario Catholic School Graduate Expectations</i>, second edition (Toronto: Institute for Catholic Education, 2011)</p> <p><i>Catechism of the Catholic Church</i>. 2nd ed. (Vatican: Libreria Editrice Vaticana, 2011)</p> <p><i>A Sound Investment: Financial Literacy in Ontario Schools</i>, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010)</p> <p>Canadian Conference of Catholic Bishops, <i>In Search of the Good: A Catholic Understanding of Moral Living</i> (Ottawa: CCCB Publication Service, 2004). ISBN 978-0-88997-495-1</p> <p>NOTE: For teachers who use <i>In Search of the Good</i>, this lesson could be taught in conjunction with Chapter 5: Where your treasure is, there your heart will be also. In particular, it could be accompany a study of the Sermon on the Mount and Jesus’ ethical teachings. This lesson could also be taught in conjunction with Chapter 7: The Good Life: Our Search for Happiness. In particular, it could serve as an extension to the virtues of prudence and temperance, the impact of the Gospels in pursuing the good, and Aristotle’s distinction of happiness vs. pleasure.</p>
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	<p>MINDS ON</p> <ul style="list-style-type: none"> • Establishing a positive learning environment • Connecting to prior learning and/or experiences • Setting the context for learning 	<p>CONNECTIONS</p> <ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
	<p>Whole Class → Guided Discovery (15 minutes) Students:</p> <ul style="list-style-type: none"> • reflect on a series of guiding questions posed by the teacher and select the appropriate reality T.V. show title that corresponds with their personal experience and/or understanding • be able to articulate their reasoning <p>Place pictures of a variety of different reality T.V. shows around the classroom. Instruct students to stand beside the picture that best represents their personal experience with money. Students will discuss with the people at their station why they selected that particular picture. After a few moments, ask someone from each group to summarize the ideas that were shared.</p>	<p>AfL; AaL: Guided Discovery</p> <p style="text-align: center;"> DI Differentiated Instruction based on Process: Shared Responsibility for Learning, Flexible Groupings</p>





Give students a few moments to share their ideas and then begin to ask a member from each group to explain their ideas.

Instruct students to stand beside the picture that best represents how the business/corporate world views money.

Again, give students time to transition to the different stages and to discuss their choice. Groups must select one individual to report back to large group.

Have students stand beside the poster that they feel best describes how our faith may guide us with regards to money.

Follow the same discussion pattern above. Have students return to their seats.

Activity Debrief: Teacher to guide discussion eliciting the idea that money seen through different lenses has a variety of purposes and comes with varying degrees of responsibility (personal, corporate and spiritual).

Whole Class → “He who dies with the most toys, wins.”

Description: (10 minutes)

Write the following quote on the board and have the whole class discuss and share their thoughts. “He who dies with the most toys, wins” Malcolm Forbes – American Business Tycoon

Guiding Questions:

Do you agree with this statement? Why or why not?
Probe the class to gain their reaction to the quote. Guide student thinking and provide descriptive feedback.

For those of you who do not agree, rewrite the sentence to reflect your values and beliefs.

“He who dies with _____, wins.” Teacher may choose to record the various answers on the board using student input, in order to create a more comprehensive list of possibilities.

We all want to be happy and “win” at life. Every person in the world desires happiness. The Catechism of the Catholic Church reminds us that the desire for happiness is placed in the human heart by God. (Catechism, 1718). But how do we go about defining happiness? What will make us happy? Is our definition similar or different from the person sitting beside us?



	<p>Distribute a Bible passage to each student. Have students read and respond to the following question: What insight does the Scripture passage impart regarding wealth and happiness?</p> <p>Write the word “Happiness” on the board. Once each student has written their response to the passage, students must find their partner (the student with the same biblical passage) within the class and share their insight. Each pair of students must consolidate their ideas and together develop a single sentence answer to the aforementioned question. Have one student from each pair write their response on the board around the word “Happiness.” This should provide students with a comprehensive understanding of human happiness in light of Scripture and Gospel values.</p> <p>Differentiated Learning: Alternatively, students, when paired together may be asked to create a Venn diagram 12.1d Exit Card – Visual with the headings “My Understanding of Happiness is.../God’s Desire for Human Happiness is...” as they consolidate their information. Eventually, the information is shared with the class. As well, the shared ideas could be expressed in a rap lyric.</p> <p>Using the student responses provided from above, teachers should facilitate the discussion with the following insights being highlighted:</p> <ul style="list-style-type: none"> • God wants us all to be happy • God is the Giver of all • God distinguishes happiness from pleasure • material wealth is temporary • happiness is not rooted in things we have but in the good works that we do • we are made rich / happy because of God’s love for us • wealth comes with responsibility towards the other • we should not sacrifice eternal, heavenly treasures for temporary earthly treasures 	 <p>Differentiated Instruction based on Product: statement, Venn diagram, rap lyric</p>
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	<p>CONSOLIDATION</p> <ul style="list-style-type: none"> • Providing opportunities for consolidation and reflection • Helping students demonstrate what they have learned 	<p>CONNECTIONS</p> <ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
	<p>Exit Card (5 minutes) Distribute blackline master 12.1c: Exit Card – Verbal, or blackline master 12.1d: Exit Card – Visual</p> <p>Drawing upon the information presented in the lesson, have students respond to the following:</p>	<p>AaL: Exit Card</p>



1. Provide a title for the lesson and justify their selection
2. Define the Church's understanding of human happiness as rooted in Holy Scripture and be able to compare and contrast that understanding with that of contemporary culture
3. Identify three things learned during the lesson.

Responses should reflect an understanding of some of the key ideas expressed in the Action piece. These may include:

- God wants us all to be happy
- God is the Giver of all
- God distinguishes happiness from pleasure
- material wealth is temporary
- happiness is not rooted in things we have but in the good works that we do
- we are made rich / happy because of God's love for us
- wealth comes with responsibility towards the other
- we should not sacrifice eternal, heavenly treasures for temporary earthly treasures

Alternatively, the teacher may opt to provide students with a variety of Exit Cards based on the student's profile. Some alternative examples may include having students make a mind map or Venn diagram to demonstrate learning (12.1d: Exit Card – Visual can serve as an example), or by conferencing with students to allow them to verbally express the information by asking them the questions on the exit card.



or Differentiated Instruction
based on **Product** (Exit Card)
Verbal / Visual / Auditory





The Amazing Race



TOC



The Apprentice



TOC



Survivor



TOC



Wipe Out





The Biggest Loser



TOC



12.1b: Financial Literacy – Bible Passages Name: _____

<p>1 John 2: 15 – 17 Do not love the world or the things of the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world, sensual lust, enticement for the eyes, and a pretentious life, is not from the Father but is from the world. Yet the world and its enticement are passing away. But whoever does the will of God remains forever.</p>	<p>Job 31: 24 – 28 If I have made gold my hope, and have said to the fine gold, ‘You are my confidence;’ If I have rejoiced because my wealth was great, and because my hand had gotten much; if I have seen the sun when it shined, or the moon moving in splendor, and my heart has been secretly enticed, and my hand threw a kiss from my mouth, this also would be an iniquity to be punished by the judges; for I should have denied the God who is above.</p>
<p>Psalms 49: 16 – 20 Don’t be afraid when a man is made rich, when the glory of his house is increased. For when he dies he shall carry nothing away. His glory shall not descend after him. Though while he lived he blessed his soul—and men praise you when you do well for yourself— he shall go to the generation of his fathers. They shall never see the light. A man who has riches without understanding, is like the animals that perish.</p>	<p>Proverbs 23: 4 – 5 Don’t weary yourself to be rich. In your wisdom, show restraint. Why do you set your eyes on that which is not? For it certainly sprouts wings like an eagle and flies in the sky.</p>
<p>Matthew 6: 19 – 21 Don’t lay up treasures for yourselves on the earth, where moth and rust consume, and where thieves break through and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust consume, and where thieves don’t break through and steal; for where your treasure is, there your heart will be also.</p>	<p>Mark 4: 18 - 19 Others are those who are sown among the thorns. These are those who have heard the word, and the cares of this age, and the deceitfulness of riches, and the lusts of other things entering in choke the word, and it becomes unfruitful.</p>
<p>Proverbs 21: 16 – 17 Whoever strays from the way of good sense will abide in the assembly of the shades. The lover of pleasure will suffer want; the lover of wine and perfume will never be rich.</p>	<p>1 Timothy 6: 17 - 19 Right Use of Wealth. Tell the rich in the present age not to be proud and not to rely on so uncertain a thing as wealth but rather on God, who richly provides us with all things for our enjoyment. Tell them to do good, to be rich in good works, to be generous, ready to share, thus accumulating as treasure a good foundation for the future, so as to win the life that is true life.</p>
<p>1 John 3: 17 – 18 If someone who has worldly means sees a brother in need and refuses him compassion, how can the love of God remain in him? Children, let us love not in word or speech but in deed and truth.</p>	<p>Proverbs 11: 28 Those who trust in their riches will fall, but like green leaves the just will flourish.</p>





12.1b: Financial Literacy – Bible Passages Name: _____

<p>Matthew 16: 26 For what will it profit a man, if he gains the whole world, and forfeits his life? Or what will a man give in exchange for his life?</p>	<p>Ecclesiastes 5: 17 – 18 Here is what I see as good: It is appropriate to eat and drink and prosper from all the toil one toils at under the sun during the limited days of life God gives us; for this is our lot. Those to whom God gives riches and property, and grants power to partake of them, so that they receive their lot and find joy in the fruits of their toil: This is a gift from God.</p>
<p>Ecclesiastes 6: 1 – 2 There is another evil I have seen under the sun, and it weighs heavily upon humankind: There is one to whom God gives riches and property and honor, and who lacks nothing the heart could desire; yet God does not grant the power to partake of them, but a stranger devours them. This is vanity and a dire plague.</p>	<p>Romans 14: 15 – 17 If your brother is being hurt by what you eat, your conduct is no longer in accord with love. Do not because of your food destroy him for whom Christ died. So do not let your good be reviled. For the kingdom of God is not a matter of food and drink, but of righteousness, peace, and joy in the holy Spirit; whoever serves Christ in this way is pleasing to God and approved by others.</p>
<p>Luke 12: 16 – 21 Parable of the Rich Fool. Then he told them a parable. “There was a rich man whose land produced a bountiful harvest. He asked himself, ‘What shall I do, for I do not have space to store my harvest?’ And he said, ‘This is what I shall do: I shall tear down my barns and build larger ones. There I shall store all my grain and other goods and I shall say to myself, “Now as for you, you have so many good things stored up for many years, rest, eat, drink, be merry!” But God said to him, ‘You fool, this night your life will be demanded of you; and the things you have prepared, to whom will they belong?’ Thus will it be for the one who stores up treasure for himself but is not rich in what matters to God.”</p>	<p>John 15: 7 – 11 If you remain in me and my words remain in you, ask for whatever you want and it will be done for you. By this is my Father glorified, that you bear much fruit and become my disciples. As the Father loves me, so I also love you. Remain in my love. If you keep my commandments, you will remain in my love, just as I have kept my Father’s commandments and remain in his love. “I have told you this so that my joy may be in you and your joy may be complete.</p>
<p>Philippians 2: 1 – 4 If there is any encouragement in Christ, any solace in love, any participation in the Spirit, any compassion and mercy, complete my joy by being of the same mind, with the same love, united in heart, thinking one thing. Do nothing out of selfishness or out of vainglory; rather, humbly regard others as more important than yourselves, each looking out not for his own interests, but [also] everyone for those of others.</p>	<p>Hebrews 13: 5 – 6 Let your life be free from love of money but be content with what you have, for he has said, “I will never forsake you or abandon you.” Thus we may say with confidence: “The Lord is my helper, [and] I will not be afraid. What can anyone do to me?”</p>





12.1c: Exit Card - Verbal Name: _____

If you were asked to give today's lesson a title, what would it be? Explain your answer	Title: _____
According to today's lesson, how does Scripture guide our understanding of happiness? How does it differ from the way happiness is defined in contemporary society	
Write 3 important things you learned from today's lesson that you could teach someone else.	1. 2. 3.

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12.1c: Exit Card - Verbal Name: _____

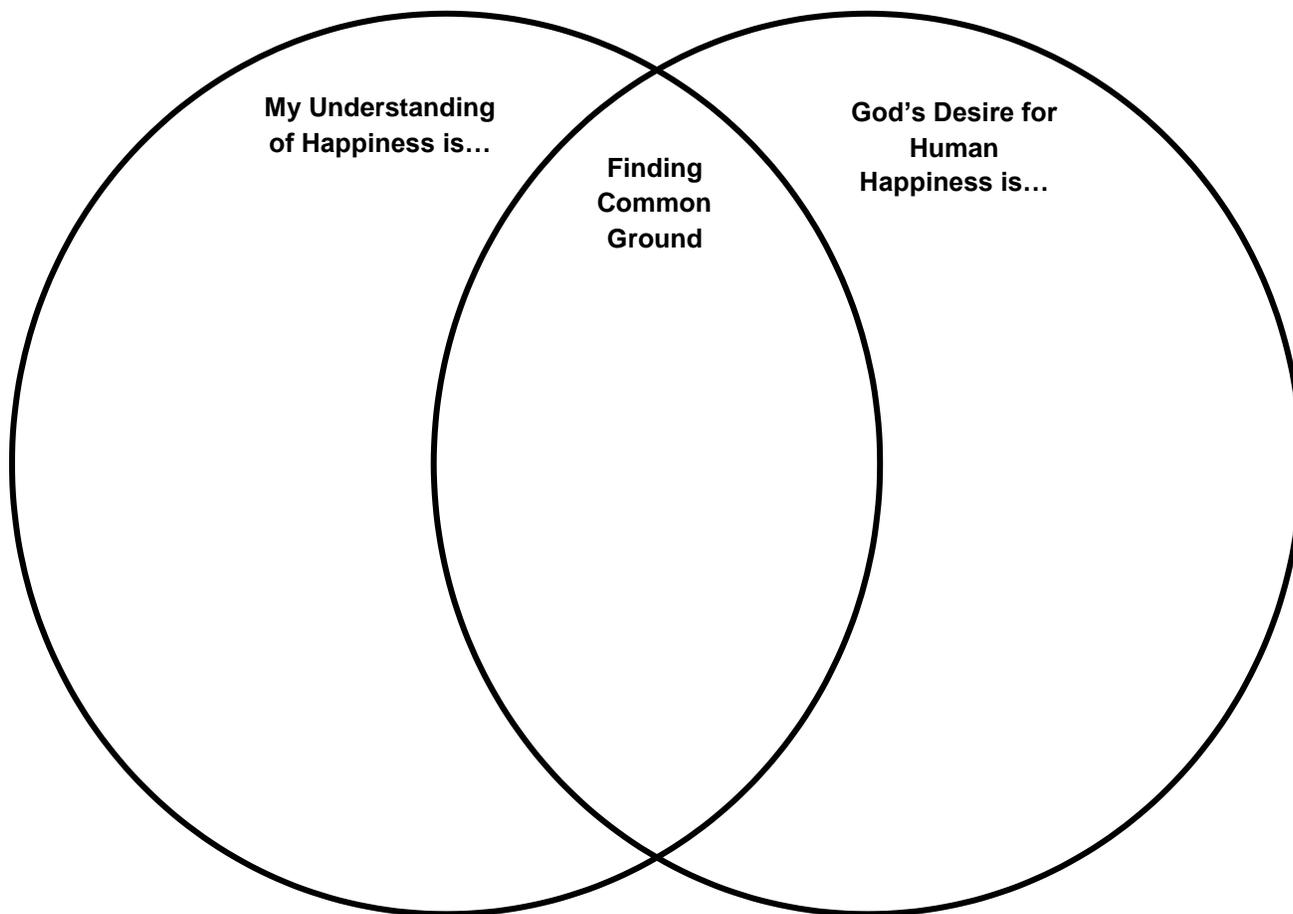
If you were asked to give today's lesson a title, what would it be? Explain your answer	Title: _____
According to today's lesson, how does Scripture guide our understanding of happiness? How does it differ from the way happiness is defined in contemporary society	
Write 3 important things you learned from today's lesson that you could teach someone else.	1. 2. 3.





12.1d: Exit Card – Visual Name: _____

Title: _____



Three important things I learned from today's lesson are...	<ol style="list-style-type: none">1.2.3.
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TOC



Lesson 2: The Seven Year Plan: Part I

<h3>Financial Literacy and Religious Education</h3>	RELIGIOUS EDUCATION – GRADE 12: HRE4M & HRE4O LESSON 2: THE SEVEN YEAR PLAN: PART I One 75 minute period
	Lesson Overview This is lesson two of three that embeds Financial Literacy concepts into the Religious Education curriculum. In this lesson, students will acknowledge that the Bible provides us with much wisdom regarding financial literacy. Student will apply some of that wisdom to a case study.

CONNECTIONS TO FINANCIAL LITERACY
<p>In this lesson, the financial literacy knowledge and skills which will be addressed include:</p> <ul style="list-style-type: none"> • personal financial planning such as budgeting, saving and investing • planning for the future

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
<p>Scripture SCV.01 demonstrate knowledge of selected narratives and events in Sacred Scripture, and identify their importance for life decisions; SCV.02 explain how Scriptures can be used to analyse and critique personal and social situations; SCV.03 identify the role of Scripture in ethical and moral decision-making</p> <p style="padding-left: 40px;">SC1.04 explain how the Scriptures are God’s offer to transform lives (CCC §101-133)</p> <p>Christian Moral Living CMV.05 apply Church teaching to contemporary ethical and moral issues</p> <p style="padding-left: 40px;">CM1.06 describe how Scripture and the Catholic Tradition inform conscience and moral decision-making</p>	<p>The Catholic Social Teachings evident in this lesson include:</p> <ul style="list-style-type: none"> • Human Dignity • Rights and Responsibilities • Solidarity <p>The Ontario Catholic School Graduate Expectations evident in this lesson include:</p> <p>A Discerning Believer 1(i) integrates faith with life</p> <p>An Effective Communicator 2(a) listens actively and critically to understand and learn in light of gospel values 2(b) reads, understands and uses written materials effectively</p>





<p>CM1.10 develop strategies to prepare for the challenges of Christian life in the marketplace or in post-secondary education</p>	<p>A Reflective, Creative, and Holistic Thinker 3(c) thinks reflectively and creatively to evaluate situations and solve problems</p> <p>A Self-directed, Responsible, Lifelong Learner 4(e) sets appropriate goals and priorities in school, work and personal life 4(g) examines and reflects on one’s personal values, abilities and aspirations influencing life’s choices and opportunities</p>
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<p>LEARNING GOALS</p>
<p>At the end of this lesson, students will know, understand and/or be able to:</p> <ul style="list-style-type: none"> • identify the Bible as a guide for their practical, day-to-day life • interpret and apply passages from the Book of Proverbs to help them make prudent financial decisions

<p>INSTRUCTIONAL COMPONENTS AND CONTEXT</p>	
<p>Prior Learning</p> <p>Teacher Readiness: Prior to this lesson, the teacher will:</p> <ul style="list-style-type: none"> • ensure all blackline masters are copied for distribution to the students <p>Terminology Catechism Prudence Proverb Credit Counselor</p>	<p>Materials: <i>Blackline Masters:</i> 12.2a: Financial Wisdom 12.2b: Case Study – Sam 12.2c: Case Study Questions</p> <p>Internet Resources: Make Money Make Sense – Financial Literacy, https://www.moneymakesense.co.uk/ Christian Personal Finance, http://christianpf.com/money-in-the-bible/ United States Conference of Catholic Bishops, http://www.usccb.org/bible/books-of-the-bible/</p> <p>Resources: <i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006) <i>Ontario Catholic School Graduate Expectations</i>, second edition (Toronto: Institute for Catholic Education, 2011)</p>





	<p><i>Catechism of the Catholic Church</i>. 2nd ed. (Vatican: Libreria Editrice Vaticana, 2011)</p> <p><i>A Sound Investment: Financial Literacy in Ontario Schools</i>, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010)</p> <p>Canadian Conference of Catholic Bishops, <i>In Search of the Good: A Catholic Understanding of Moral Living</i> (Ottawa: CCCB Publication Service, 2004). ISBN 978-0-88997-495-1</p> <p>NOTE: For teachers who use <i>In Search of the Good</i>, this lesson could be taught in conjunction with Chapter 3: Conscience: The self in search of the good. In particular, it could serve as an extension to the Moral Decision-Making model found on page 58. It could also support Chapter 8: Norms for moral living; specifically, The Prudent Person and Passions and Inclinations.</p>
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MINDS ON	CONNECTIONS
<ul style="list-style-type: none"> • Establishing a positive learning environment • Connecting to prior learning and/or experiences • Setting the context for learning 	<ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Whole Class → Socratic Method (10 minutes) Read or write on the board the following passage taken from the Catechism of the Catholic Church:</p> <p>“In Sacred Scripture, the Church constantly finds her nourishment and her strength.” “In the sacred books, the Father who is in heaven comes lovingly to meet his children, and talks with them.” “The books of Scripture firmly, faithfully, and without error teach that truth which God, for the sake of our salvation, wished to see confided to the Sacred Scriptures.” (Catechism Part 1, Chapter 2, Article 3, 104, 107)</p> <p>Discussion: What is the purpose of the Bible according to the passage taken from the Catechism of the Catholic Church? You may choose to have students write down, highlight or underline key words in the passage and together collaboratively devise an answer to the question using student feedback. (Answer: to nourish and strengthen us, and to reveal God’s truth for the sake of our salvation)</p>	<p>AfL; AaL: Socratic Method</p> <p> Differentiated Instruction based on Process: learning preference - highlighting (visual learner), written (linguistic), collaboration (interpersonal)</p>





	<p>Scripture is not simply meant to help us develop our spiritual selves and to help us find salvation, but it has a dual purpose. Scripture is meant to convey God’s wisdom to us so that we can live a happy, fulfilling life. As Jesus states in John’s Gospel: “I have come that [you] might have life, and have it more abundantly.” (John 10:10) God’s intent is to provide us with a road map to happiness.</p> <p>Ask students if they can see any examples of biblical wisdom or truth employed within our society (in their school code of conduct, the legal system, government or business). Students should recognize that much of the wisdom of the Bible has come to form the basis of our society from social welfare programs to human rights and even the criminal code.</p> <p>Inform students that there are over 2000 references to personal finance in the Bible. If the Bible is meant to act as a guide for both our spiritual and our practical lives, obviously our financial health is a concern for God. Let us explore some of the wisdom and truth God is attempting to convey to us regarding personal finance, as expressed in Scripture.</p>	
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ACTION	CONNECTIONS
<ul style="list-style-type: none"> • Introducing new learning or extending/reinforcing prior learning • Providing opportunities for practice and application of learning (guided ↔ independent) 	<ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Individual or in pairs → Financial Wisdom (25 minutes) Hand out blackline master 12.2a: Financial Wisdom.</p> <p>Have students read and complete the chart identifying some of the financial wisdom revealed through the Book of Proverbs.</p> <p>Guided Exploration: Have students share their answers orally.</p> <p>Say: We live in a very different world than the one of the ancient Israelites or the world in which Jesus walked the streets of Palestine. Taking into consideration that the Bible was written thousands of years ago, do you think that the wisdom of Scripture is still valid today with regards to maintaining one’s financial health? Probe the class.</p> <p>What lessons are still valid? <i>(Answers may include: don’t live beyond your means, budgeting, saving, seeking wise counsel when making financial decisions, having a backup plan when times change, focusing on long term success, the importance of working hard and honesty, remembering that all things are gifts from God, etc.)</i></p>	<p>AfL; AaL: Financial Wisdom</p> <p> Differentiated Instruction based on Process: Alternative Task – Financial Wisdom Matching Exercise based on student readiness</p>



	<p>Independent practice: Ask students to select a theme from one of the proverbs taken from blackline master 12.2a: Financial Wisdom, and modernize it for our contemporary society while maintaining the core message. Students may consider changing the language, the symbolism or using a more contemporary metaphor (e.g. herds/flocks).</p> <p>Differentiation: Alternatively, teachers wishing to differentiate the process may post paraphrased statements of the individual proverbs around the classroom. Students then may be asked to complete their chart by performing a gallery walk and matching the paraphrased statement with the appropriate proverb from blackline master 12.2a: Financial Wisdom.</p> <p>Have students share their proverbs with the class.</p> <p>Extension: Teacher may choose to have students write their proverbs on a piece of construction paper and post them around the classroom. Students may then be asked to match the different proverbs with the ones taken from blackline master 12.2a.</p>	 <p>DI Differentiated Instruction based on Process: readiness</p>
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	CONSOLIDATION <small>• Providing opportunities for consolidation and reflection • Helping students demonstrate what they have learned</small>	CONNECTIONS <small>• AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction</small>
	<p>Whole Class → Case Study – Sam (35 minutes) Distribute blackline master 12.2b: Case Study – Sam, and blackline master 12.2c: Case Study Questions. Teacher may choose to have students read the case study independently or as a class. Questions 1 to 3 may serve as guiding questions that may be completed orally as a class. Questions 4 and 5 in blackline master 12.2c represent assessment <i>of learning</i> opportunities and serve to consolidate the learning gained from blackline master 12.2a: Financial Wisdom.</p> <p>Students:</p> <ul style="list-style-type: none"> • read the case study on blackline master 12.2b: Case Study – Sam • complete the questions on blackline master 12.2c: Case Study Questions <p>Guiding Questions (as found on blackline master 12.2c): What causes Sam to get into debt? Was it a single factor or were there multiple factors which led to Sam’s financial crisis? <i>(Answers might include mismanagement, poor budgeting, over spending, the loss of job, car accident)</i></p>	<p>AoL: 12.2c – Case Study Questions</p>





Students should realize that many factors led to Sam’s financial crisis – not saving enough for school and needing O.S.A.P, maxing out the credit card on “clubbing” or “shopping”, peer pressure – “we all spent a fair amount of money,” the car accident which led to problems at work, etc.

Evaluating how Sam spent money and on the things that were purchased, would you distinguish between the different expenses or are all of them the same?

(Answers might include the fact that some expenses were necessary debts – education, car to get to work while others constituted a mismanagement of money – shopping, clubbing, going out, etc. – “Now that I look at the amount I owe on the credit card, I can’t believe where it’s all gone. Today, I’ve got nothing to show for it”)

The car accident had a major effect on Sam. What life lesson regarding personal finance can be learned through this experience?

(Answers might include the fact that at times, things beyond our control can have a direct effect on our financial health and wellbeing. Even if Sam was not responsible for the car accident, it caused problems at work which translated into a poor first impression with his employer. This probably contributed to his inability to secure a permanent contract)

If you were a credit counselor and Sam came in to see you, what prudent advice would you give Sam to help deal with his current financial situation? Be specific.

(Answers might include creating a strict budget, asking the university to create a debt repayment plan, getting a part-time job to help meet his financial responsibilities, getting rid of the debt with the highest interest rate, leaving the credit card at home to avoid binge spending, asking parents for a loan, living at home longer until out of debt, etc.)

Taking a look at blackline master 12.2b: Financial Wisdom. What Biblical passage do you think Sam could benefit to learn from as he begins to deal with his current situation? Justify your answer.

(Answers will vary)

Teachers can opt to collect the responses for an assessment piece or simply take up the work in class. Alternatively, teachers may elect to have students peer assess their work.





12.2a: Financial Wisdom Name: _____

There are over **2000** references to personal finance in the Bible and many of them come from the Book of Proverbs. A proverb is a brief saying or adage that contains a nugget of wisdom. Read the following proverbs and then suggest the financial wisdom that can be learned from each.

Scripture	Wisdom
Proverbs 13:16 The shrewd always act prudently but the foolish parade folly.	
Proverbs 15:22 Plans fail when there is no counsel, but they succeed when advisers are many.	
Proverbs 21:5 The plans of the diligent end in profit, but those of the hasty end in loss.	
Proverbs 24:27 Prepare your work outside and make it ready for yourself in the field; afterwards, then, build your house.	
Proverbs 22:7 The rich rule over the poor, and the borrower is the slave of the lender	
Proverbs 27: 23-24 Take good care of your flocks, give careful attention to your herds; For wealth does not last forever, nor even a crown from age to age.	
Proverbs 6: 6-8 Go to the ant, O sluggard, study her ways and learn wisdom; For though she has no chief, no commander or ruler, She procures her food in the summer, stores up her provisions in the harvest.	
Proverbs 13: 11 Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.	
Proverbs 10: 4 The slack hand impoverishes, but the busy hand brings riches.	
Proverbs 22: 26-27 Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.	
Proverbs 3: 9-10 Honor the Lord with your wealth, with first fruits of all your produce. Then will your barns be filled with plenty, with new wine your vats will overflow.	





12.2b: Case Study – Sam

Name: _____

I'm a 22 year old and I currently live with my parents. I didn't used to but because of my debt problems I've have to move back in for a while, hopefully just for a short time until I get things sorted out. When I was 18, I went to University in Toronto. I got an O.S.A.P student loan totaling \$14,600 for the first two years, but that wasn't enough to live on so with the help of my parents, I got a personal line of credit and borrowed another \$3000 from a bank. After I established the student loan, the bank offered me a credit card too with a \$1500 credit limit. I told myself at first that it would be only for emergencies, but to be honest, it really came in handy. I used to go out a lot when I was at school, with my friends, clubbing and generally having a good time. Now that I look at the amount I owe on the credit card, I can't believe where it's all gone. Today, I've got nothing to show for it.

I also got behind with my rent for my student lodging which was in residence. They didn't hassle me about it much at the time so I let it slide. Overall I was just thinking that these things wouldn't matter in the long run. With the student loan there is a six month grace period after finishing my degree before I have to start paying it back. That would be a lot of time and by then, I would surely have a good job and everything would work itself out. When you're spending the money, you're not thinking about how you're going to pay it back or what the problems could be in a few years time. I was too busy just enjoying myself. I had a great time and loved the experience. So did everyone else. We all spent a fair amount of money, shopping and going out but I didn't have a clue what background some of my friends came from and maybe their parents could afford to pay for stuff for them and so perhaps they didn't have to get student loans or borrow money on credit cards.

After graduating, I got a job through a student placement agency which I was told would be permanent after a three month internship. The money was good so I thought, "Great, now things are going to start sorting themselves out." So I bought a car which I needed to get to work; just a kind of second hand run-around thing, nothing fancy. I got a loan of \$2000 from the same bank I got the other loan from and I started paying that off at around \$80 a month. About a couple of weeks after I bought it, I had a car accident, which was a nightmare. The car wasn't a write-off but there was about \$800 worth of damage. Luckily, the insurance covered it, but I had to spend some time sorting it out and needed to take time off work. They didn't like that but I got through it without falling behind on my training.

Anyway, after 3 months of working, the company wrote to me and said I wasn't going to be offered a permanent contract. So I lost my job, just like that. Luckily, I just had enough insurable hours to qualify for Unemployment Insurance. Through the government program I receive approximately \$155 a week or about \$620 a month. Last week I got a letter from the university saying that I still owed them \$1980 rent which I hadn't paid while I was there and they needed the payment immediately, or they would have to send it to a collections agency. That really freaked me out. I'd pretty much forgotten about that and it arrived right now when I've got hardly any money coming in. The other thing was that I exceeded my credit card limit last month which was \$1500. I didn't realize I had done it. So they charged me \$40 automatically just for doing that. And the minimum payment is \$48 a month according to my credit card statement which at 19.9% interest, works out to 136 months or over 11 years before I will be able to pay it off, if I never increase the amount of my payments.

I sold my car back to the garage and they gave me \$800 for it which leaves me about \$1000 left to pay on the loan. Then I've got the second loan of \$3000, the rent from university which is \$1900 and my credit card bill which is now at about \$1600. Out of the \$255 a week I get, I pay something to my Dad each week for rent but I haven't got enough left to pay off the minimum amounts each months so I'm really starting to worry about it. I seem to be struggling just to stay afloat. I'm not actually paying anything off.

(Adapted from: Making Money Make Sense: Eastbourne Citizens Advice Bureau and East Sussex County Councils Trading Standards)





12.2c: Case Study Questions

Name: _____

1. What causes Sam to get into debt? Was it a single factor or were there multiple factors which led to Sam's financial crisis?

2. Evaluating how Sam spent money and on the things that were purchased, would you make a distinction between the different expenses or are all of them in the same category?

3. The car accident had a major effect on Sam. What life lesson regarding personal finance can be learned through this experience?

4. If you were a credit counselor and Sam came in to see you, what prudent advice would you give Sam to help deal with his current financial situation? Be specific.

5. Taking a look at 12.2a: Financial Wisdom, what passage from the Book of Proverbs do you think Sam could benefit from as he begins to deal with his current situation? Justify your answer.





Lesson 3: The Seven Year Plan: Part II

<h2>Financial Literacy and Religious Education</h2>	RELIGIOUS EDUCATION – GRADE 12: HRE4M & HRE4O LESSON 3: THE SEVEN YEAR PLAN: PART II One 75 minute period
	Lesson Overview This is lesson three of three that embeds Financial Literacy concepts into the Religious Education curriculum. In this lesson, students will reflect on the story of Joseph (Genesis 41) and the prudent actions taken during a time of prosperity in order to protect Egypt from the ensuing seven years of famine. Students will use their literacy skills to interpret facts and figures from a variety of sources assessing the financial landscape they may face in the next seven years. In response to their assessment, students will demonstrate an understanding of S.M.A.R.T goals and be able to formulate a goal that meets all criteria and addresses a future challenge or decision related to their financial future.

CONNECTIONS TO FINANCIAL LITERACY
<p>In this lesson, the financial literacy knowledge and skills which will be addressed include:</p> <ul style="list-style-type: none"> • personal financial planning such as budgeting, saving and investing • understanding the economy • planning for the future

CURRICULUM CONNECTIONS	CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS
<p>Scripture SCV.01 demonstrate knowledge of selected narratives and events in Sacred Scripture, and identify their importance for life decisions</p> <p>SC1.04 explain how the Scriptures are God’s offer to transform lives (CCC §101-133)</p>	<p>The Catholic Social Teachings evident in this lesson include:</p> <ul style="list-style-type: none"> • Rights and Responsibilities <p>The Ontario Catholic School Graduate Expectations evident in this lesson include:</p> <p>A Discerning Believer 1(i) integrates faith with life</p>





	<p>Christian Moral Living CMV.05 apply Church teaching to contemporary ethical and moral issues</p> <p>CM1.10 develop strategies to prepare for the challenges of Christian life in the marketplace or in post-secondary education</p>	<p>An Effective Communicator 2(a) listens actively and critically to understand and learn in light of gospel values 2(b) reads, understands and uses written materials effectively</p> <p>A Reflective, Creative, and Holistic Thinker 3(c) thinks reflectively and creatively to evaluate situations and solve problems</p> <p>A Self-directed, Responsible, Lifelong Learner 4(e) sets appropriate goals and priorities in school, work and personal life 4(g) examines and reflects on one's personal values, abilities and aspirations influencing life's choices and opportunities</p>
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	<p>LEARNING GOALS</p>
	<p><i>At the end of this lesson, students will know, understand and/or be able to:</i></p> <ul style="list-style-type: none"> • reflect on the story of Joseph (Genesis 41) in order to identify the relevance of the biblical passage as it relates both to our modern society and to prudent financial planning • demonstrate an understanding of the economy as it relates to their financial future • identify and articulate possible challenges and concerns that could affect their financial health and wellbeing • demonstrate personal finance planning by developing a specific goal to address future financial challenges and concerns

	<p>INSTRUCTIONAL COMPONENTS AND CONTEXT</p>	
	<p>Prior Learning Ideally, this lesson will follow the grade 12 financial literacy lesson: The Seven Year Plan, Part I (lesson two of three). In that lesson, students were introduced to the purpose of Scripture which is to help us develop spiritually while providing us with practical advice on how to live well and find happiness. This was followed by an analysis of some of the financial wisdom found within The Book of Proverbs. The knowledge gained was then applied to a case study.</p>	<p>Materials: <i>Blackline Masters:</i> 12.3a: Pharaoh's Dream: Genesis 41 12.3b: Pharaoh's Dream: Text-to-Text; Self; World; and God 12.3c: The Numbers Don't Lie (two pages) 12.3d: The Numbers Don't Lie – Student Worksheet 12.3e: The Numbers Don't Lie – Teacher Copy 12.3f: S.M.A.R.T. Goals 12.3g: Exit Ticket</p>





<p>Terminology Shrewd Prudent</p>	<p>Chart Paper Markers</p> <p>Internet Resources: Concordance Search: shrewd http://concordances.org/greek/5429.htm</p> <p>Statistics Canada: Household Debt in Canada https://www150.statcan.gc.ca/n1/pub/75-001-x/2012002/article/11636-eng.htm#statistics</p> <p>Statistics Canada: Sector Accounts, persons and unincorporated businesses https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3610025701</p> <p>Canadian Index of Well-Being https://uwaterloo.ca/canadian-index-wellbeing/sites/ca.canadian-index-wellbeing/files/uploads/files/c011676-nationalreport-ciw_final-s_0.pdf</p> <p>Bank of Montreal: Investment Planning http://www.bmo.com/</p> <p>Weddingbells: Wedding Trends in Canada http://www.weddingbells.ca</p> <p>The Organisation for Economic Co-operation and Development http://www.oecd.org</p> <p>Christian Personal Finance: 250 Bible Verses About Money; Budgeting http://christianpf.com/money-in-the-bible/</p> <p>CBC: Canada's Economic Indicators http://www.cbc.ca/</p> <p>Resources: <i>Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education</i>, revised (Toronto: Institute for Catholic Education, 2006)</p> <p><i>Ontario Catholic School Graduate Expectations</i>, second edition (Toronto: Institute for Catholic Education, 2011)</p> <p><i>Catechism of the Catholic Church</i>. 2nd ed. (Vatican: Libreria Editrice Vaticana, 2011)</p>
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	<p><i>A Sound Investment: Financial Literacy in Ontario Schools</i>, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010)</p> <p>Canadian Conference of Catholic Bishops, <i>In Search of the Good: A Catholic Understanding of Moral Living</i> (Ottawa: CCCB Publication Service, 2004). ISBN 978-0-88997-495-1</p> <p>NOTE: For teachers who use <i>In Search of the Good</i>, this lesson could be taught in conjunction with Chapter 3: Conscience: The self in search of the good. In particular, it could serve as an extension to the Moral Decision-Making model found on page 58. It could also support Chapter 8: Norms for moral living; specifically, The Prudent Person.</p>
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MINDS ON	CONNECTIONS
<ul style="list-style-type: none"> • Establishing a positive learning environment • Connecting to prior learning and/or experiences • Setting the context for learning 	<ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Whole Class → Hook (Being Shrewd) Write the following Gospel passage on the board and have students read it over.</p> <p>Luke 14: 28-30 For which of you, intending to build a tower, does not first sit down and estimate the cost, to see whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it will begin to ridicule him, saying, ‘This fellow began to build and was not able to finish.’</p> <p>Guiding Question: What is the message Jesus is trying to convey to his followers? <i>(Answer: Jesus is reminding his followers of the importance of calculating the cost, prior to making decisions. It is imprudent and foolish to follow our impulses without calculating whether we can accomplish what we started out to do)</i></p> <p>Write the word SHREWD on the board. Ask students to define its meaning. Is it a positive or negative trait if one is considered shrewd?</p> <p>Write the definition of the word on the board: <i>The word shrewd is derived from the Greek word phronimos (fron'-ee-mos) which means to be practically sensible, wise and prudent. It means to have foresight, anticipating problems</i></p>	<p>AfL; AaL: Hook</p> <p>AoL: Pharaoh’s Dream:</p>



*before they arise and planning accordingly. On a number of occasions, Jesus advises his followers to be shrewd and warns them against being unprepared (e.g. Matthew 24: 44 “So too, **you also must be prepared.**”)*

Jesus advises us to be shrewd and prudent, to think ahead and plan. He seems to discourage us from being impulsive or careless.

Read the following data from a recent CIBC survey:
According to a January 2012 survey conducted by CIBC, nearly half of all Canadians polled showed a lack of financial preparedness when it comes to their retirement. Overall, 44 percent of Canadians feels unprepared for retirement. That number increase to 47 percent among 25 – 34 year olds.

Guiding Question:

Why do you think so many Canadians are postponing planning for their financial future? What factors could be contributing to their decision to delay financial planning? Would you consider the decision to delay planning for the future shrewd or prudent? Justify your answer.

(Answers should elicit some of the following ideas: Many Canadians are postponing planning for their financial future because they are perhaps starting families, buying homes and paying off mortgages. These may be seen as prudent. Other focuses may include paying off credit cards, personal lines of credit and student loans. Some may be simply procrastinating or focusing on materialism and consumerism)

Individual or in pairs → Pharaoh’s Dream

Hand out blackline master 12.3a: Pharaoh’s Dream – Genesis 41 and blackline master 12.3b: Pharaoh’s Dream: Text-to-Text; Self; World; and God. Have students read the excerpts taken from Genesis 41. You may choose to read it as a class. Then have students complete the questions on blackline master 12.3b. Teachers may choose to do this part individually or in pairs

Take up answers orally. Alternatively, students can peer assess first and then the class can reconvene to discuss their answers.

Answers should elicit some of the following ideas:

- *It is important to seek proper and proven advice / counsel when making financial decisions. As Proverbs 15:22 states: “Plans fail when there is no counsel, but they succeed when advisers are many.”*





	<ul style="list-style-type: none"> <i>In an interdependent financial world, often events beyond our control can have a dramatic effect on our financial well-being. Some examples of geopolitical risks that can affect our financial health include foreign debt (Europe), slowdowns in other countries (China), currency changes, oil spills, terrorist attacks, war, and natural disasters.</i> <i>Joseph demonstrates prudence by being thrifty and saving during the times of prosperity in order to prepare for the uncertainty that would ensue during the years of famine. This is an example of delayed gratification.</i> <i>Some examples of “famine” that adolescents may encounter in the next seven years include different types of debt (student loans, credit cards, mortgages), unemployment, balancing a budget, family life changes.</i> <i>Some possible suggestions for acting prudently might include deferring immediate gratification, saving for future expenses, managing debt, developing a budget, having a short and long term plan, and not living beyond one’s means.</i> 	
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ACTION	CONNECTIONS
• Introducing new learning or extending/reinforcing prior learning • Providing opportunities for practice and application of learning (guided ↔ independent)	• AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
<p>Whole Class → The Numbers Don’t Lie Guiding Questions: Say: Jesus reminded us at the beginning to plan ahead, to calculate the costs of things and to be shrewd and prudent. Joseph demonstrated all of those skills and because of his actions, Egypt was eventually saved from a great famine. In seven years, many of you will be in your mid 20’s. Life may look very different from where you are sitting now. What types of challenges and changes in your life do you foresee possibly happening over the next seven years and how can you begin to plan for them?</p> <p>As you check for students’ prior knowledge, you may opt to write down their suggestions on the board or simply share them orally.</p> <p>Distribute blackline masters 12.3c: The Numbers Don’t Lie (two information sheets) and blackline master 12.3d: The Numbers Don’t Lie – Student Worksheet.</p> <p>Have students read through the handout asking them to underline / highlight any interesting facts or figures regarding the financial health of the average Canadian.</p>	<p>AfL; AaL: The Numbers Don’t Lie</p>



	<p>Say: Whether you are “constructing a tower” or building a life, it is important to be shrewd and anticipate the costs so that we can succeed. Using the statistics and information found on the handout, identify some of the specific financial challenges and costs you foresee on your horizon.</p> <p>Have students share their insight and analysis of the figures by writing them down on blackline master 12.3d: The Numbers Don’t Lie – Student Worksheet. Teachers may alternatively choose to have an open discussion with students allowing them to orally share their findings or to organize the students’ ideas through a mind map on the board.</p> <p>Reflecting upon their analysis and insight from the information provided on the two sheets of blackline master 12.3c: The Numbers Don’t Lie, have students complete blackline master 12.3d: The Numbers Don’t Lie – Student Worksheet, making suggestions on prudent strategies they can employ to address these future challenges. Students may be asked to identify 5 ideas and then circulate around the classroom sharing their ideas with their peers in order to complete the chart.</p> <p>Guiding Questions: <i>(Answers to Part A of the Student Worksheet might include high youth unemployment, people having low savings rates while carrying high debt loads, people are living longer and therefore must plan a lot more to meet their financial needs, the real cost of events like a wedding, the burden of student loans and student debt, the financial impact of procrastinating with regards to saving, etc.)</i></p> <p><i>Some possible answers to Part B of the Student Worksheet can be found on blackline master 12.3e: The Numbers Don’t Lie: Teacher Copy.</i></p>		 <p>Differentiated Instruction is based on Process: use of organizers (student worksheet)</p>
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	<p>CONSOLIDATION</p> <ul style="list-style-type: none"> • Providing opportunities for consolidation and reflection • Helping students demonstrate what they have learned 	<p>CONNECTIONS</p> <ul style="list-style-type: none"> • AfL, AaL, AoL: Assessment for/as/of Learning • DI: Differentiated Instruction
	<p>Individual or Cooperative Groups → S.M.A.R.T Goals Introduce S.M.A.R.T goals to students by distributing blackline master 12.3f: S.M.A.R.T. Goals. Review the criteria of a S.M.A.R.T goal. You may choose to model the expectation by collectively developing a S.M.A.R.T goal to improve your school. Note: This section may be completed individually or in cooperative groupings.</p>	<p>AaL; AoL: S.M.A.R.T Goal and Exit Ticket</p>



OPTION A: Individual/Independent Practice: In order to demonstrate their understanding of personal finance planning, have students select a financial goal and/or challenge they recorded for Part A of blackline master 12.3d: The Numbers Don't Lie – Student Worksheet. Students are to complete blackline master 12.3f: S.M.A.R.T. Goals, ensuring that their final product follows the specific criteria.

OPTION B: Cooperative Groupings: Using their answers from 12.3d: The Numbers Don't Lie – Student Worksheet, have students share some of the financial goals and/or challenges they may face in the next seven years. On six pieces of chart paper, write each of the financial goals. Some examples could include: buying a car, getting your own apartment, saving \$5000, paying off a student loan, getting married, and planning a vacation. Working in groups, students develop a S.M.A.R.T goal addressing their group's financial challenge. Criteria should be written on the chart paper. Once completed, have groups orally present their financial goal and/or challenge and outline their S.M.A.R.T goal to the class.

For those teachers opting for Cooperative Groupings during the Consolidation and wish to check students' understanding, an independent Exit Ticket is provided on blackline master 12.3f.





12.3a: Pharaoh’s Dream: Genesis 41

Name: _____

Genesis 41:8-12, 14-15 “Next morning his mind was agitated. So Pharaoh had all the magicians and sages of Egypt summoned and recounted his dream to them; but there was no one to interpret it for him. Then the chief cupbearer said to Pharaoh: “Now I remember my negligence! Once, when Pharaoh was angry with his servants, he put me and the chief baker in custody in the house of the chief steward. Later, we both had dreams on the same night, and each of our dreams had its own meaning. There was a Hebrew youth with us, a slave of the chief steward; and when we told him our dreams, he interpreted them for us and explained for each of us the meaning of his dream.” Pharaoh therefore had Joseph summoned, and they hurriedly brought him from the dungeon. After he shaved and changed his clothes, he came to Pharaoh. Pharaoh then said to Joseph: “I had a dream but there was no one to interpret it. But I hear it said of you, ‘If he hears a dream he can interpret it.’”

Genesis 41: 17-24 “Then Pharaoh said to Joseph: “In my dream, I was standing on the bank of the Nile, when up from the Nile came seven cows, fat and well-formed; they grazed in the reed grass. Behind them came seven other cows, scrawny, most ill-formed and gaunt. Never have I seen such bad specimens as these in all the land of Egypt! The gaunt, bad cows devoured the first seven fat cows. But when they had consumed them, no one could tell that they had done so, because they looked as bad as before. Then I woke up. In another dream I saw seven ears of grain, full and healthy, growing on a single stalk. Behind them sprouted seven ears of grain, shriveled and thin and scorched by the east wind; and the seven thin ears swallowed up the seven healthy ears. I have spoken to the magicians, but there is no one to explain it to me.”

Genesis 41: 26-31 “The seven healthy cows are seven years, and the seven healthy ears are seven years—the same in each dream. The seven thin, bad cows that came up after them are seven years, as are the seven thin ears scorched by the east wind; they are seven years of famine. Things are just as I told Pharaoh: God has revealed to Pharaoh what he is about to do. Seven years of great abundance are now coming throughout the land of Egypt; but seven years of famine will rise up after them, when all the abundance will be forgotten in the land of Egypt. When the famine has exhausted the land, no trace of the abundance will be found in the land because of the famine that follows it, for it will be very severe.

Genesis 41: 34-36 “Therefore, let Pharaoh seek out a discerning and wise man and put him in charge of the land of Egypt. Let Pharaoh act and appoint overseers for the land to organize it during the seven years of abundance. They should collect all the food of these coming good years, gathering the grain under Pharaoh’s authority, for food in the cities, and they should guard it. This food will serve as a reserve for the country against the seven years of famine that will occur in the land of Egypt, so that the land may not perish in the famine.”

Genesis 41: 47-49 “During the seven years of plenty, when the land produced abundant crops, he collected all the food of these years of plenty that the land of Egypt was enjoying and stored it in the cities, placing in each city the crops of the fields around it. Joseph collected grain like the sands of the sea, so much that at last he stopped measuring it, for it was beyond measure.”

Genesis 41: 53-57 “When the seven years of abundance enjoyed by the land of Egypt came to an end, the seven years of famine set in, just as Joseph had said. Although there was famine in all the other countries, food was available throughout the land of Egypt. When all the land of Egypt became hungry and the people cried to Pharaoh for food, Pharaoh said to all the Egyptians: “Go to Joseph and do whatever he tells you.” When the famine had spread throughout the land, Joseph opened all the cities that had grain and rationed it to the Egyptians, since the famine had gripped the land of Egypt. Indeed, the whole world came to Egypt to Joseph to buy grain, for famine had gripped the whole world.”





12.3b: Pharaoh’s Dream: Text-to-Text; Self; World; and God Name: _____

Based on your reading of Genesis 41, reflect and answer the following questions.

1. Pharaoh was willing to seek and accept advice from a Hebrew slave. As you begin to make important financial decisions, what lesson can be learned from Pharaoh’s actions?

2. The effects of the famine were far reaching and experienced in all countries. As a result, events beyond their borders and things beyond their control had a direct effect on their wellbeing and livelihood. How can this fact relate to our modern financial system?

3. Prudence is defined as “the virtue that helps our reason to discern what is best for us and to choose the best way of achieving it.” How does Joseph demonstrate the virtue of prudence?

4. What types of “famine” do you see possibly encountering over the next seven years, as you look towards life after high school?

5. Drawing upon your understanding of the story of Joseph, what prudent decisions could you make to help prepare you to meet these future challenges?



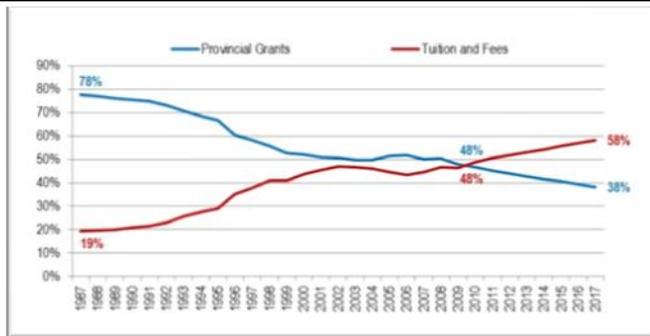
12.3c: The Numbers Don't Lie Name: _____

"In 1980, the ratio of **household debt to personal disposable income** was 66%; that ratio recently passed the 150% figure (Source: Statistics Canada 2011). This means that, in aggregate, households owed more than \$1.50 for every dollar of disposable income.

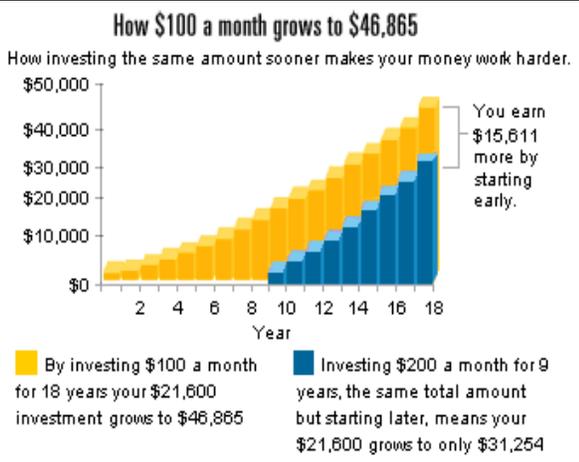
In 1982 the average Canadian saved 20.2% of their personal income. In the first three months of 2012, that rate was a mere 2.9%. (Source: Statistics Canada 2011)



With advances in medicine, the average life expectancy for Canadians has continued to increase steadily since 1979. In 2007, the average life expectancy in Canada was 80.7 years. While such statistics are extremely encouraging, they also raise a number of financial and savings concerns. (Source: Human Resources and Skills Development Canada)



Tuition fees continue to rise. In order to get a post-secondary education, many young people have had to turn to student loans to help finance their education. This is leaving many students with student large amounts of student debt after completing their education. According to Statistics Canada, well over one-half (57%) of the graduating class of 2005 had student loans. Average student debt on graduation rose from \$15,200 to \$18,800 during the same decade. Also, the proportion of borrowers who graduated with debt loads of at least \$25,000 increased to 27% in 2005 from 17% in 1995.



The contributions shown in this example are made at the beginning of each month. It assumes an 8% effective annual rate of return compounded monthly. (Source: BMO.com)

Youth Unemployment
 The Organization for Economic Co-operation and Development (OECD) reported in July, 2012 that youth unemployment in Canada stood at 14.6%, nearly double the national average. The OECD stated that this is a concern because long term, youth unemployment can jeopardize a young person's long-term career path and future earnings. (Source: O.E.C.D.)

Wedding Bells
 Wedding budgets have risen in Canada, where the average expected cost rose to \$23,330 in 2011 from \$20,129 in 2010, according to a Weddingbells.ca survey of 2,309 engaged and recently married readers.

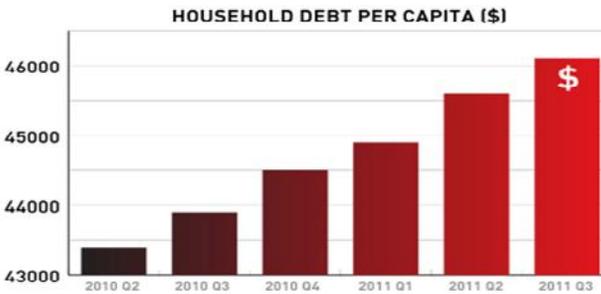
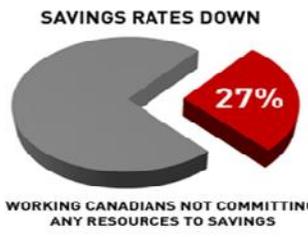
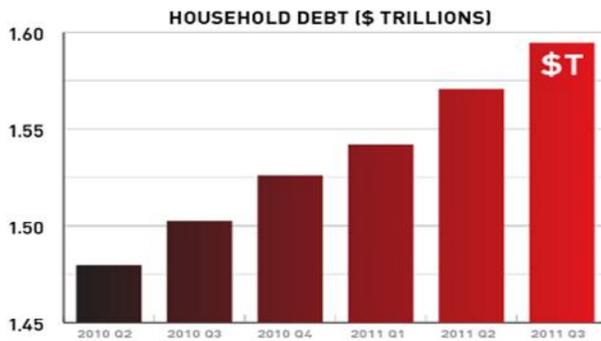
Debt
 According to the 2009 Canadian Financial Capability Survey, the proportion of debtors with an outstanding credit card balance was 48%; 41% had an outstanding line of credit; 32% had other loans (e.g., personal loans); 18% had student loans; 3% had other debts (e.g., unpaid bills); and less than 1% had payday loans. (Source: Statistics Canada)



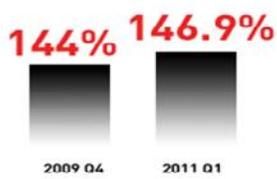
12.3c: The Numbers Don't Lie (continued)

Name: _____

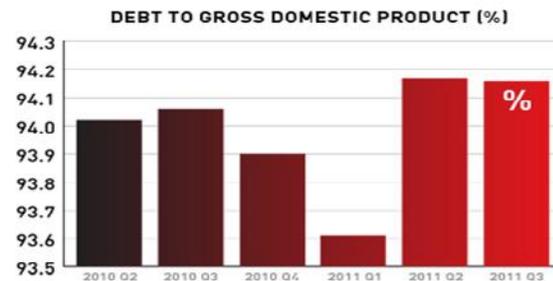
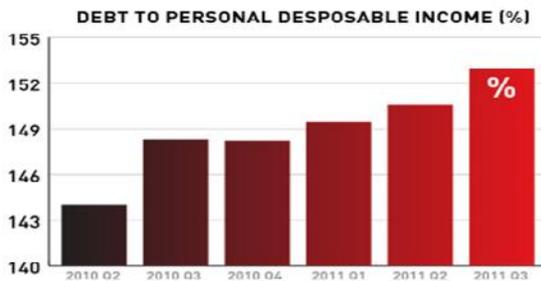
CANADIAN HOUSEHOLD DEBT



HOUSEHOLD DEBT-TO-INCOME RATIO



HOUSEHOLDS WITH INCOME LESS THAN \$50K ARE 6x MORE LIKELY TO BE FINANCIALLY VULNERABLE IN TERMS OF DEBT-SERVICE RATIO



SOURCES: Certified General Accountants Association of Canada; Statscan

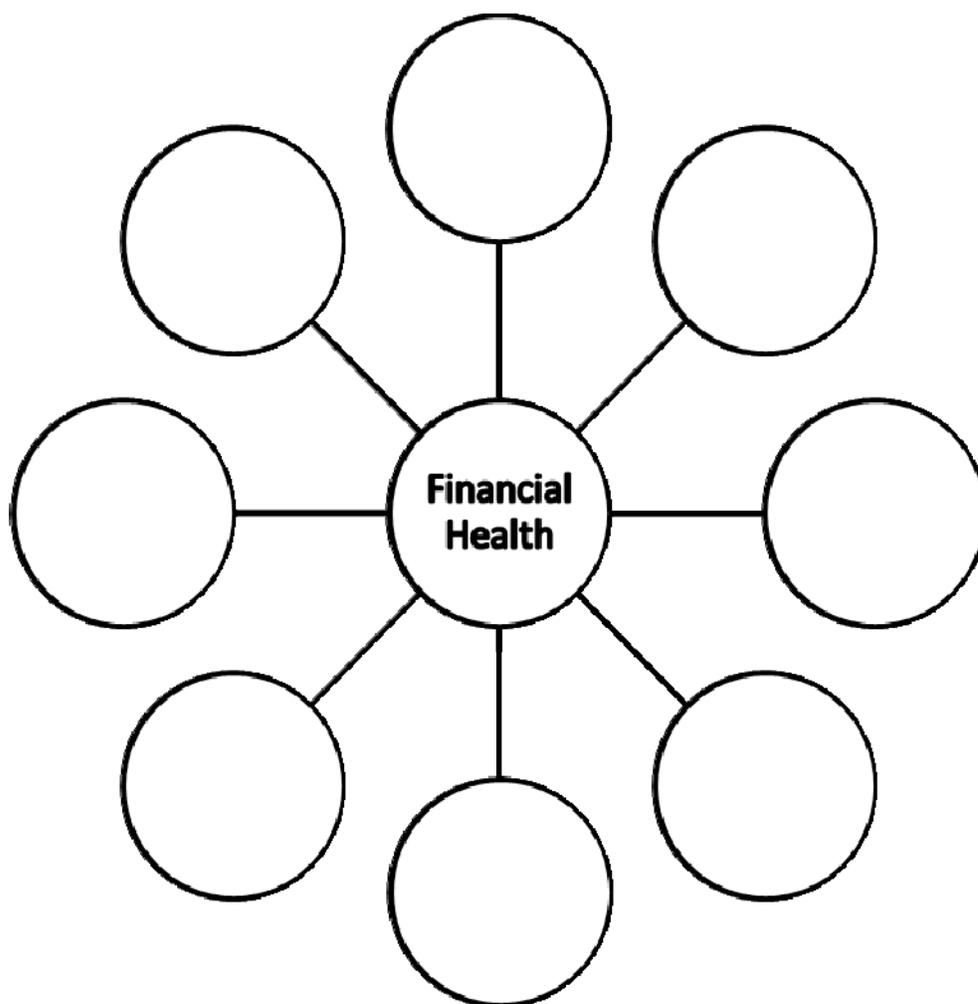


12.3d: The Numbers Don't Lie – Student Worksheet Name: _____

A. Based on the facts and figures, some financial challenges I may face in the next seven years include:

1. _____
2. _____
3. _____
4. _____
5. _____

B. Identify some possible, prudent decisions one could make to meet these challenges.



Name: _____

12.3e: The Numbers Don't Lie – Teacher Copy

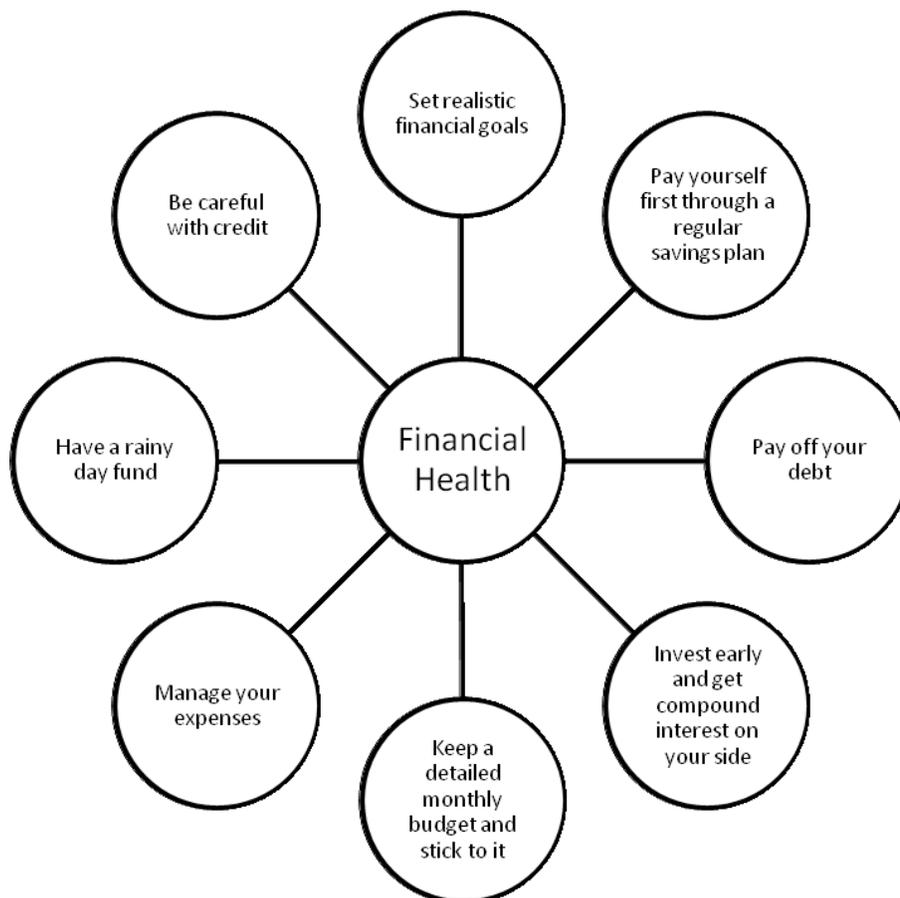
A. Based on the facts and figures, some financial

challenges I may face in the next seven years include:

Answers may include:

1. high youth unemployment
2. people having low savings rates while carrying heavy debt loads
3. people are living longer therefore more thought must be put into plan for retirement in order to meet their long term financial needs
4. the real cost of events like a wedding
5. the burden of student loans and student debt
6. the financial impact of procrastinating with regards to saving – investing early and regularly results in higher investment returns.

B. Identify some possible, prudent decisions one could make to meet these challenges.



TOC



12.3f: S.M.A.R.T. Goals Name: _____

Criteria	My Group's S.M.A.R.T Goal
S – Specific In order for goals to be attainable, they must be clear and specific. For example, if you want to save \$1000 dollars, you should be able to identify by when you want to have it saved and how specifically you will accomplish your financial goal.	
M – Measurable It is important to be able to measure success. Having goals that are measurable allows us to see where we have succeeded as well as identify things we may have to change in order to attain our objective.	
A – Attainable Don't set yourself up for failure. Be practical. Keep your goals attainable. If you know that you will be unable to successfully attain your goal, you will most likely lose your motivation and abandon your objective.	
R – Realistic Know your strengths and weaknesses and set goals that you have a realistic chance of accomplishing. Some goals sound great on paper but are unrealistic. e.g. Losing 25 pounds in a week.	
T – Timely Deadlines are important for success. They keep us on track. Set a deadline and make sure that it is reasonable and takes into consideration all of the other S.M.A.R.T goal criteria.	





12.3g: Exit Ticket Name: _____

Reflecting on the story of Joseph in Genesis 41, describe 2 characteristics of a shrewd and prudent person.	1. 2.
Reflecting on the handout “ The Numbers Don’t Lie ,” identify 2 financial challenges young people may face in the future.	1. 2.
Reflecting on today’s lesson, list two concrete strategies that a person could use to meet financial challenges and improve their financial future.	1. 2.

✘-----

12.3g: Exit Ticket Name: _____

Reflecting on the story of Joseph in Genesis 41, describe 2 characteristics of a shrewd and prudent person.	1. 2.
Reflecting on the handout “ The Numbers Don’t Lie ,” identify 2 financial challenges young people may face in the future.	1. 2.
Reflecting on today’s lesson, list two concrete strategies that a person could use to meet financial challenges and improve their financial future.	1. 2.





APPENDIX A: Financial Literacy Scope and Sequence of Expectations

This *Scope and Sequence* resource document highlights opportunities that already exist to help students acquire skills and knowledge related to financial literacy in the Religious Education curriculum. The Scope and Sequence document identifies both the expectations that are connected explicitly with aspects of financial literacy and those that can provide opportunities for teachers and students to make connections to financial topics or issues in various ways.

The expectations listed in this resource document are taken from the *Ontario Catholic Secondary Curriculum Policy Document, Grades 9-12: Religious Education, 2006* (revised). These expectations have subsequently been coded and the coded expectations may be found at the Catholic Association of Religious and Family Life Educators of Ontario website, www.carfleo.org. The expectations for Grade 11 have been revised and are taken from *Religious Education: “Faith and Culture: World Religions” Grade 11 Expectations, 2010* (revised). This document can also be accessed at www.carfleo.org.

Expectations that are related to one another (e.g., an overall expectation and its corresponding specific expectations; several specific expectations from the same subsection) are grouped wherever possible. Subheadings from the curriculum document are used where necessary to indicate that expectations are from separate sections in the same strand.

For the purposes of this document, the text that normally precedes the expectations – “By the end of this course, students will” – has been omitted.

Grade 9, Open (HRE10)

Scripture

SCV.02 explain how the message of Scripture informs and challenges society (CCC §1878-1939);

SC1.06 understand that Scripture deals with the ultimate questions of life and offers a religious understanding of these questions based on the formative events in the history of God’s people;

SC1.08 critique contemporary values with the teachings found in the Gospels;

SC1.09 communicate a genuine understanding of the Beatitudes and the Ten Commandments, and their relevance to Christian life.

Profession of Faith

PFV.01 describe what it means to believe and live in Christ, and name some of the joys and demands involved (CCC §144-165);

PF1.02 recognize discipleship as the call to follow Jesus in word and deed;





- PF1.06** describe how faith in Jesus Christ challenges his disciples to love and respect others;
- PF1.10** evaluate how to live in and challenge society based on the model of Jesus;

Christian Moral Development

- CMV.01** demonstrate a knowledge of how Church teaching informs moral decision-making (CCC §2030-2040);
- CMV.02** understand the role and nature of conscience in moral decision-making (CCC §1776-1794);
- CMV.03** demonstrate the use of Christian moral principles in personal decision-making;
- CMV.04** review and apply the decision-making model of see, judge, act, evaluate;
- CMV.05** understand the nature of sin, both personal and social (CCC §1846-1869).
 - CM1.02** identify ways that the Ten Commandments and the Beatitudes help us understand the Christian attitude toward being with others (CCC §1716-1724);
 - CM1.03** explain how the Christian concept of society is radically inclusive (CCC §1928-1942);
 - CM1.06** demonstrate an understanding of the role of the Magisterium in moral decision-making;
 - CM1.10** explain the challenge of God's preferential option for the poor;
 - CM1.11** describe how the love of God for all people demands justice;

Family Life Education

- FLV.02** discern personal values in light of Gospel values and Church teaching;
- FLV.03** analyse the role of family in society and in the Church (CCC §2201-2233);
 - FL1.02** explain how a wide range of emotions can influence personal decisions, actions, and relationships;
 - FL1.04** recognize the importance of a healthy positive acceptance of self, with strengths and weakness;

Grade 10, Open (HRE20)

Scripture

- SCV.02** recognize the Gospels as testimonies of faith in Jesus and an invitation to grow toward wholeness by living as his faithful disciples;
 - SC1.05** demonstrate a knowledge of the Gospel call to right relationships with God and neighbour as a way to live as disciples of Jesus;
 - SC1.07** retell the parables of Jesus in relation to contemporary times;

Profession of Faith

- PFV.02** demonstrate a profound respect for the dignity and mystery of the human person, as both blessed and broken (CCC §356-412), created, loved and redeemed by God (CCC §599-618, 651-655);
 - PF1.01** demonstrate what it means to consider Jesus as revelation of the Father's love;
 - PF1.05** demonstrate a knowledge of the Church's teachings on the dignity and worth of the material world;





Christian Moral Development

CMV.01 demonstrate an understanding of the importance of social justice by applying the teachings of Jesus to their own culture and own life situations (CCC §1928-1942);

CMV.03 recognize that justice is an essential ingredient in the liberation of human beings and a key expression of Christian love;

CMV.05 use the preferential option for the poor as the criterion for analysing social injustice issues (CCC §2443-2449).

CM1.01 demonstrate a knowledge of the life and teachings of Jesus and the social teachings of the Church and identify their importance for moral decision-making;

CM1.02 demonstrate that salvation history teaches that all of God’s creation is good, that human beings are responsible stewards of creation, and that sin (both personal and social) is present in the world;

CM1.03 define justice in terms of respect for the integrity and balance of creation;

CM1.06 define responsible stewardship;

CM1.07 define envy and understand why envy may be sinful;

CM1.09 suggest ways that they could use the preferential option for the poor as the criterion for analysing social injustice issues and be able to respond with compassion to situations of injustice and prejudice;

CM1.12 identify the balance between the right to own and the requirements to share in specific situations (CCC §2402-2406);

CM1.13 explain how the Church’s social teachings provide criteria for moral judgement and action.

Family Life Education

FLV.01 demonstrate an understanding of the sacredness of the human person, body and spirit (CCC §2258-2262), from conception until natural death (CCC §2268-2283);

FLV.02 recognize and explore the meaning of integrity and belonging in human life;

FLV.05 examine healthy patterns of relating with a focus on friendship, intimacy, sexuality and communication.

FL1.01 describe stages of cognitive and affective (emotional) development throughout the human life span, with a focus on adolescence;

FL1.03 describe the ways in which human growth is distorted by relationships that involve exploitative, harassing or abusive behaviours;

FL1.05 explore aspects of the family life cycle (including marriage, birth, raising children, children leaving home, old age, death), as well as the impact on families of premature death, separation or divorce, and the situation of blended families;

FL1.07 articulate the qualities which are essential to the building of healthy relationships, with a particular focus on the positive impact of intimacy and mutuality;

FL1.08 evaluate healthy and unhealthy attitudes to the human body and physical appearance;

Grade 11, University/College (HRT3M)

Scripture

SCV.02 analyse key narratives and events in the sacred text/oral traditions of world religions to identify their significance and meaning;





Significance and Meaning of Sacred Texts

SC2.05 identify and interpret significant sacred writings and/or oral tradition from various religions that express central beliefs (e.g. creation, the nature of God/the supernatural/deities, the soul, dignity of the person, moral precepts, social justice) and compare across religions;

Profession of Faith

PFV.02 describe the worldview of various religions and their precepts;

PFV.04 assess the ways in which the various religions respond to globalization (modernity);

Religious Worldview

PF2.04 examine some of the key concepts, philosophical ideals that contribute to the formation of a particular religious worldview (e.g. the existence of God, the sanctity of life, the significance of marriage and family life, the possibility of peace, the reality of death and afterlife, life as vocation);

PF2.05 describe and compare the ways individuals, families and religious institutions live out their religious beliefs in everyday life as faithful adherents of various religions;

Religious Response to Globalization

PF4.11 describe the interrelationship between faith and culture and assess its impact on the various professions of faith;

PF4.12 identify and explain the key features of modernity/globalization (Individualism, secularism, scientism, technology) and critically evaluate the positive and negative impact of each on the profession of faith in contemporary society (e.g. separation of Church and state; challenges to the wearing of religious symbols and prayer requirement; the secularization of Christmas and Easter; the development of policies and practices to protect religious freedom);

Christian Moral Development

CMV.01 demonstrate an understanding of moral norms as a natural expression of one's faith;

CMV.02 demonstrate an understanding of the key moral precepts of various world religions and assess their power to shape the lives of adherents;

CMV.03 explain the relationship of religious moral precepts to social responsibility, peace and justice, pursuit of the common good, and the betterment of society in general;

Moral Norms as Expression of Faith

CM1.03 assess the need for moral norms in the promotion of justice and peace.

Key Moral Precepts and Their Importance

CM2.05 compare the values/virtues/moral precepts/guidelines of the various religions and identify common moral principles;

CM2.06 analyze how moral precepts influence everyday life for adherents of various religions (e.g. sexual conduct and marriage, family life, charitable outreach).

Moral Precepts and Social Responsibility

CM3.08 critically assess how various world religions have applied their moral teachings to contemporary social justice issues (e.g. war and peace, poverty, sanctity of life, environmental degradation, human rights).





Family Life Education

- FLV.01** examine the role of family within the world's major religious traditions;
- FLV.02** analyze and compare gender roles within Canadian society and the world's major religious traditions;
- FLV.03** assess how various religions address the dignity of the person within society and within intimate human relationships (marriage, sexuality, chastity, as family);
- FLV.04** critically assess how contemporary culture impacts on religious anthropology.

Role of the Family

- FL1.03** explain the practices within the families of various religions that strengthen a sense of community, hospitality and outreach.

Gender Roles

- FL2.05** compare gender roles within Canadian society in general with those prescribed for the families of various religions;

Promotion of Human Dignity

- FL3.07** identify the beliefs of the world's major religious traditions that inform their understanding of the dignity of the person and human sexuality;

Impact of Culture on Religious Anthropology

- FL4.11** critically analyze ways in which Canadian culture challenges the transmission of faith within families (influence of media, multiculturalism, secularism, commercialism, materialism, individualism);

Grade 11, Open (HRF30)

Scripture

- SCV.01** examine the origin and development of the sacred writings and oral traditions of the various religious traditions;

Characteristics, Origin and Development: Sacred Writings /Oral Traditions

- SC1.04** link selected narratives and passages from oral traditions/sacred texts to beliefs, rituals and moral codes that form a worldview for various religions.

Profession of Faith

- PFV.01** demonstrate an understanding of religion as an innate human response to our encounter with God/transcendent/supernatural in our search for meaning and purpose;
- PFV.02** describe various elements of the worldview of various religions;
- PFV.04** compare ways in which the various religions respond to globalization (modernity);

Religions as an Innate Response to the Sacred

- PF1.02** provide examples of what it means to live according to a particular religious worldview;
- PF1.03** identify examples of the human search for meaning and purpose within contemporary culture (e.g., through contemporary art, music, film, mass media).





Religious Worldview

PF2.05 describe the various ways in which individuals, families and religious institutions live out their religious beliefs in everyday life as faithful adherents of various religions;

Religious Response to Globalization

PF4.11 explain ways in which culture has and continues to influence the practice and profession of faith;

PF4.12 define the meaning of individualism, secularism, and scientism, and find examples of the positive and negative impact of each on the profession of faith in contemporary society (e.g. separation of Church and state; challenges to the wearing of religious symbols and prayer requirement; the secularization of Christmas and Easter, the development of policies and practices to protect religious freedom);

Christian Moral Development

CMV.01 demonstrate an understanding of moral norms as a natural expression of one's faith shaping human behaviour;

CMV.02 demonstrate a practical understanding of the key moral precepts of various world religions and their importance in the lives of adherents;

CMV.03 describe the relationship of religious moral precepts to social responsibility, peace, justice, and the betterment of society in general;

CMV.04 describe the influence of culture on the interpretation of moral codes and practices within various religions.

Moral Norms as Expression of Faith

CM1.01 describe the practical consequences, both positive and negative, of following religious and cultural moral norms in the human search for meaning and purpose;

CM1.03 explain the role moral norms play in the promotion of justice and peace.

Importance of Key Moral Precepts

CM2.05 compare the values/virtues/ moral precepts/guidelines of the various religions and identify common moral principles;

CM2.06 compare how moral precepts influence everyday life for adherents of various religions (e.g. sexual conduct and marriage, family life, charitable outreach).

Moral Precepts and Social Responsibility

CM3.08 describe how various world religions have applied their moral teachings to critical contemporary social justice issues (e.g., war and peace, poverty, sanctity of life, environmental degradation, human rights)

Influence of Culture on Moral Living

CM4.11 identify signs of secularism, individualism, materialism, relativism in the media and describe their impact on the moral understanding of individuals living within Canadian culture;

Family Life Education

FLV.01 examine the role of family within the world's major religious traditions;

FLV.02 compare gender roles within Canadian society and the world's major religious traditions;

FLV.04 explain how contemporary culture impacts on the image of the person and the family held by various world religions.





Role of the Family

- FL1.02** explain using specific examples how faith and moral attitudes are transmitted within the home through the efforts of family members within various religions;
- FL1.03** identify the practices within the families of various religions that strengthen a sense of community, hospitality and outreach in light of their own lived experience.

Gender Roles

- FL2.04** describe the roles of women and men within various religious traditions;
- FL2.05** compare gender roles within Canadian society in general with those prescribed for the families of various religions;

Impact of Culture on the Individual and Families

- FL4.10** describe the importance of rituals, prayer life and daily practices for living a religious way of life;
- FL4.11** describe how media messages challenge the beliefs of various religions and explain the implications for families of faith;

Grade 12, University (HRE4U)

Scripture

- SCV.03** identify the role of Scripture in ethical and moral decision-making;
- SCV.04** explain how Scriptures can be used in analysing and critiquing personal and social situations.
 - SC1.05** identify Israel's moral code as found in the Mosaic Covenant and express its relevance for moral decision-making today;
 - SC1.08** use the Beatitudes and Paul's discourse on freedom as a framework to discuss current notions of happiness and freedom;
 - SC1.09** research and identify the social, political and ethical impact of the Gospel;
 - SC1.10** discuss the impact of Gospel ethics on Church teaching and Catholic moral living.

Profession of Faith

- PFV.01** describe the role of the Church as an institution empowered by the Holy Spirit and charged with the responsibility of the moral and ethical formation of her people;
- PFV.02** explore the origin and purpose of Catholic social teaching;
- PFV.03** explore ways Church teaching can help people understand contemporary ethical and moral issues as part of the discernment process.
 - PF1.01** define a Catholic understanding of happiness and analyse the challenges in contemporary society to both personal and societal happiness;
 - PF1.03** apply the key tenets of Catholic social teaching to a critical examination of contemporary culture issues such as the dignity of work (CCC §2427-2430), technology, poverty, role of the media, violence, racism, gender issues, ecology;
 - PF1.06** define and analyse the impact of the Church's preferential option for the poor;
 - PF1.07** explain the relationship between the common good and private good in Catholic teaching;
 - PF1.08** critique social, political, and economic structures in light of the Church's social teachings;





PF1.10 research and describe ways in which Catholics are called to participate in professional and political life;

Christian Moral Development

CMV.01 identify the main features of a Christian anthropology (CCC §127-174, 1700-1729) and examine the human search for meaning and purpose;

CMV.03 apply a contemporary understanding of conscience to the process of conscience formation and moral decision-making;

CMV.04 define the Catholic understanding of the nature of sin and reconciliation, both social and individual, and explore sin’s impact on human happiness;

CMV.05 apply Church teaching to contemporary ethical and moral issues.

CM1.01 describe the stages of the human life cycle with particular attention to cognitive, moral and faith development and compare stage theories with their own life experience;

CM1.03 assess the impact of modernity on humanity’s understanding of ethics and morality;

CM1.04 articulate the importance of the gift of freedom and human ability to discern right from wrong, to the pursuit of happiness (CCC §1730-1756);

CM1.05 define the relationship among the three elements of conscience (capacity, process, judgement) and the Church’s teaching regarding virtues, conscience formation, judgement and decision-making (action);

CM1.09 apply the basic principles of Catholic moral teaching (e.g., natural law, principle of double effect, respect for human life and human dignity, the common good) to contemporary moral issues;

CM1.10 develop strategies to prepare for the challenges of Christian life in the marketplace or in post-secondary education;

CM1.13 explore contemporary issues of social sin, forgiveness and restorative justice.

Prayer and Sacramental Life

PSV.02 define the broad meaning of the term “vocation” as an adoption of a stance before all forms of work as service to God and for others;

PS1.11 identify the various forms of service the call to ministry can take within the Christian community (e.g., religious vocation, lecture, Eucharistic minister, choir leader, cantor, St. Vincent de Paul, Catholic Women’s League, soup kitchen helper).

Family Life Education

FLV.01 describe the meaning of “the intrinsic dignity of each human person,” and its impact on our inherent sense of responsibility towards self and others;

FLV.03 apply related Church teaching to values and practices that promote or undermine relationships and the sacredness of life.

FL1.01 identify the many facets of humans; rational, emotional, physical, social, aesthetic, moral and spiritual in nature, and discuss how this impacts on moral living;

FL1.02 describe ways in which the limits of human freedom can be challenging but can also offer opportunities for personal growth and fulfillment (e.g., living with a disability, rejection);

FL1.05 articulate a Christian understanding of the family as domestic church and the manner in which it participates in and contributes to a healthy and just society;

FL1.06 identify the elements of a strong family;





FL1.07 describe the impact of secularism on a contemporary understanding of family (e.g., decline in size, definition of what constitutes family, role of family members, bereavement, mental illness, economic issues);

Grade 12, College (HRE4C)

Scripture

SCV.02 explain how Scriptures can be used in analysing and critiquing personal and social situations.

SC1.02 analyse the Sermon on the Mount in order to discern Jesus' ethical stance;

SC1.03 assess the impact of Individualism and the media, on some aspects of Canadian society (e.g., environment, personal goal setting, values) in light of the Gospel message;

Profession of Faith

PFV.01 understand the role of the Church as Mother and Teacher in moral and ethical formation;

PFV.02 explore ways Church teaching can help people understand the influences of contemporary culture in moral and ethical formation.

PF1.02 explain what is meant by happiness from a Christian perspective;

PF1.03 explain the relationship between the common good and the private good in Catholic teaching;

PF1.04 define and explain the concepts of sin, social evil, forgiveness, social reconciliation, and restorative justice;

Christian Moral Development

CMV.02 understand and apply Catholic social teaching to various situations;

CMV.03 explore the relationship between Church and politics.

CM1.02 describe the various aspects of the human person that are most important for ethics (i.e., communal in nature, form identity by the stance taken in life, shaped through one's language, shape their character through choices and actions, possess conscience);

CM1.07 describe the Christian responsibility to act in the social/political aspect of life;

CM1.08 identify Catholic moral and ethical principles of ecological stewardship.

Family Life Education

FLV.02 explore ways in which the family is called to be nurturing.

FL1.02 report and discuss the various challenges to families (e.g., bereavement, family structures, mental illness, economic issues, reproductive issues);

FL1.03 describe the nature of healthy families;

FL1.04 explain how the family serves in moral and ethical formation;

Grade 12, Workplace (HRE4W)

Scripture

SCV.01 reflect on the message and importance of Scriptures in making moral and ethical decisions;

SCV.02 explain how Scriptures can be used to analyse and critique personal and social situations;





- SCV.03** apply Scripture to an analysis and critique of contemporary society.
- SC1.02** reflect on the Scriptures as God’s offer to transform lives (CCC §101-133);
- SC1.03** understand that the Ten Commandments are imperatives in making moral decisions today;
- SC1.04** discuss the ethical impact of the Gospel (the Beatitudes, Sermon on the Mount) on their lived experiences.

Profession of Faith

- PFV.01** explore a Catholic understanding of happiness;
- PFV.02** understand the role of the Church in moral and ethical formation;
- PFV.03** examine the contributions of the Catholic Church to the dialogue around various social justice issues (e.g., environment, the sanctity of life and marriage, the nature and importance of family).
 - PF1.01** define a Catholic understanding of happiness and explore the challenges in contemporary society to both personal and the common good;
 - PF1.02** apply the key tenets of Catholic social teachings (e.g., human dignity, solidarity, the common good, social sin, the preferential option for the poor and subsidiarity) to issues of ecological and social justice;
 - PF1.04** reflect on the value of community service as an example of the call to discipleship and as a vehicle for the promotion of the common good;
 - PF1.05** describe the Christian responsibility to act in the social/political aspects of life.

Christian Moral Development

- CMV.01** examine the human search for truth and happiness;
- CMV.02** define the Catholic understanding of sin and reconciliation, both social and individual, and explore the impact of sin on the human condition;
- CMV.03** evaluate contemporary ethical and moral issues in light of the Church’s moral teaching.
 - CM1.01** assess the impact of secularism on society’s understanding of morality;
 - CM1.02** apply a contemporary Catholic understanding of conscience to the process of conscience formation and moral decision-making;
 - CM1.04** discuss the impact of God’s gift of reason and freedom of choice for moral living (CCC §1730-1756);
 - CM1.06** develop strategies to prepare for the challenges of Christian life in the marketplace;
 - CM1.07** explore contemporary issues of social sin, forgiveness and restitution, employing a Catholic model of moral decision-making;
 - CM1.09** apply some of the basic principles of Catholic moral teaching (e.g., principle of double effect, the common good, the integrity of procreation, respect for human life and human dignity) to concrete examples of contemporary moral issues.

Prayer and Sacramental Life

- PS1.02** understand the broad meaning of the term “vocation” as an adoption of a stance before all forms of work as service to God and for others;
- PS1.03** examine some of the challenges to married life and discuss possible strategies for meeting these challenges;
- PS1.05** identify the various forms of service the call to ministry can take within the Christian and broader communities (e.g., religious vocation, lector, extraordinary Eucharistic minister, choir leader, cantor, St. Vincent de Paul, Catholic Women’s League, soup kitchen helper, peer tutoring, visitation to shut-ins);





Family Life Education

FLV.01 identify how “the intrinsic dignity of each human person,” impacts on our inherent sense of responsibility towards self and others;

FLV.02 define the family as Domestic Church, that is, a foundational context for ethical and moral development;

FLV.03 apply related Church teaching to values and practices that undermine the sacredness of life.

FL1.01 describe ways in which the limits of human freedom can be challenging but can also offer opportunities for personal growth and fulfillment (e.g., living fully with a disability);

FL1.03 describe essential components for building healthy intimate relationships (e.g., family, friendships, romantic relationships, etc.) in their lives, and examine the ways in which all relationships influence human growth;

FL1.04 discuss a Christian understanding of the family as domestic church and the manner in which it participates in and contributes to a healthy and just society;

FL1.06 identify the elements of a strong family;

