



BUILDING FUTURES IN MANITOBA

TEACHING UNIT

General Topic:	Spending and Saving Money
Unit Title:	Major Purchases and Saving for the Future
Grade Level:	Grade 9
Recommended Curriculum Area:	Unit 1: Social Studies; Unit 2: Mathematics
Other Relevant Curriculum Area(s):	Language Arts



The Building Futures Project is sponsored across Canada by Investors Group. CFEE extends our appreciation to Investors Group for their generous support.

UNIT 1

Possible Curriculum Integration Points

Grade 9 Social Studies: Recommended

Outcomes:

Canada in the Global Context

- 9.3.3 KE – 049: Evaluate implications of living in a consumer-based economy
- 9.3.3 KE – 051: Analyze possible consequences of their consumer choices

Canada: Opportunities and Challenges

- 9.4.1 KH – 033: Give examples of social and technological changes that continue to influence quality of life in Canada.

Other Relevant Curriculum Area(s)

Grade 9 Language Arts

Outcomes:

- Plan and conduct inquiry or research to investigate a variety of questions and topics by accessing and evaluating appropriate information sources.
- Demonstrate and describe the key steps a person should take to make an informed consumer decision.
- Apply the decision-making steps to a specific consumer decision.
- Describe the advantages of comparing costs and benefits when making a consumer decision.
- Describe the trade-offs and “opportunity cost” that results when a consumer decision is made – that is, the loss of the next best alternative.
- Provide examples of possible consequences of making uninformed or impulsive consumer decisions.
- Propose possible actions that could be undertaken by a consumer if there is a justifiable complaint with the product or service or seller.

Relevant Mathematics Curriculum Outcomes

- *Statistics and Probability (Chance and Uncertainty)*
Demonstrate understanding of the role of probability in society.

Relevant Economic Outcomes

- Demonstrate and describe the key steps a person should take to make an informed consumer decision.
- Apply the decision-making steps to a specific consumer decision
- Describe the advantages of comparing costs and benefits when making a consumer decision
- Describe the trade-offs and “opportunity cost” that results when a consumer decision is made – that is, the loss of the next best alternative
- Provide examples of possible consequences of making uninformed or impulsive consumer decisions
- Propose possible actions that could be undertaken by a consumer if there is a justifiable complaint with the product or service or seller.

N.B. An alternate cell phone unit, that addresses different economic outcomes, is at the end of this unit.

Background Information

The level of use of cell phones and smartphones has exploded over the last decade – all around the world. The question arises, is a cell phone really “needed” or something that many people “want” to have.

One of the most important things for a person to consider when making a consumer decision is whether something is a “need” or a “want.” Knowing the difference can help a person put needs ahead of wants – and to make sure that spending that is done is done on things that matter most. It can be difficult for a person – or a family – if the pressures to spend on things that are “wanted,” but not really “needed” lead to where important needs are not met – or not met fully.

In today’s world, there are many factors and forces at play to try to encourage people to buy things – to keep up with fads, keep up with what others have, “have the latest,” and so on. These pressures can be hard to resist, especially for young people when peer pressure is so strong.

That is why it is important to talk with students about the difference between needs and wants – and how to consider the difference when making consumer decisions.

Saving money can also be a need – if there are things that are needed, or will be needed, that will require saving. This means that some things that are wanted might need to be given up in order to save some money as well.

Decisions, decisions, decisions - we have to make them on a daily basis. And this is true with every money decision that we make. Each decision involves a trade-off – something else that is given up. If we use money for one purpose, we can’t use it for another. So, when we decide to buy something, we give up the option of buying something else, saving that money, or using it to help someone else.

A cell phone decision is a good example. Is a cell phone needed – or wanted? What is it that makes something a “need?” Something is generally seen as needed if it helps us to survive and provide basic nutrition and good health (e.g. food and water) and be safe and warm and protected from the elements (e.g. clothing and shelter).

There is one other factor that comes into play though – one that can pose challenges for many people when making decisions about how they use their money – and that is to be happy.

The phrase “money can’t buy happiness” is commonly heard – and is quite true. But that doesn’t stop many people from thinking it can – and spending their money on things that they think will make them happy. Most often it turns out that money spent on “happiness” is short-lived as happiness usually comes from family, friends, good times, personal success and accomplishment, and so on – and not from “things.”

That’s not to say that money doesn’t play any role in happiness. It is no fun to be without money, or have so little money that one cannot afford the basic necessities of a good quality life. Money is needed for food, clothing, and shelter – and can also help contribute to happiness such as a family trip, or helping others, or sharing experiences such as going to a movie.

So it’s complicated. And the role that money plays in our lives – and in our goal to be happy – is complicated. The best we can do is to try and make the best decisions that we can – based on our own values, what each of us thinks is important, and what will hopefully lead to a happy and fulfilling life.

And that brings us back to cell phones – a need? Or a want?

Does a cell phone contribute to nutrition and good health? No. Does it help to keep use warm and protected from the elements? No. Does it keep us safe? In some ways, and for some people, it does. You can call to arrange times for pickups, call if things change, call if you need help, and so on.

So, for some people, a cell phone can contribute to safety.

Increasingly, too, some people live without a landline – and so, for them, a cell phone would be a key tool of communication – and to stay connected.

“Staying connected” – there is another factor that is becoming more prominent. Particularly the young generation is connecting, staying connected, and networking by using cell phones. Some may argue this is not a “need” – but try telling that to a young person whose friends, by and large, have cell phones and are in constant contact with each other using them. It may not be a “need” to some – but many young people would likely regard that as a need in their life.

And this brings us to our last key point in this discussion about needs and wants – and cell phones. We can’t tell others what their needs and wants are. People make those decisions on their own. We can try and help people to make good decisions – think about what is important – weigh the pros and cons and costs and benefits – consider trade-offs and options – and make good consumer decisions. But that is all we can do. In the end, people will make their own decisions. Freedom to do so is one of the values on which our society is based.

That is why it is so important to try and help young people with economic and financial education. That is the contribution one could make – provide information, knowledge, tools, skills, options and choices. But, in the end, each student will make his or her own decisions to try and build a happy and successful life.

Overview of the Unit

In this unit students will first be asked to consider whether they need a cell phone or not. This can also support a discussion about “needs” versus “wants.” Next, since so many young people are deciding to get a cell phone, the unit focuses on how to make a good decision about a cell phone plan. There are so many plans and options that it can be quite confusing. Making a good decision can help to save a lot of money. Therefore, in small groups, students will be charged with the real-life task of evaluating the appropriateness of a cell phone plan. Students will be asked to: reflect on how they would use a cell phone; determine the degree to which a cell phone is a necessary item; decide which cell phone features they would like to have; and examine the related costs of different features and usage. They will be asked to apply a decision-making model in order to make a good consumer decision.

Estimated Time Frame: 3–4 periods plus time at a later date for any class presentations

Suggested Implementation Strategy

In preparation for the lesson, have the students utilize the following six step decision-making process to determine whether or not they feel they need a cell phone:

Six Steps For Effective Decision Making

1. Clearly define the problem – do I need a cell phone?
2. Establish your criteria (what is important to you).
3. List your alternatives.
4. Evaluate the alternatives based on your criteria
5. Make a decision
6. Review the decision

Courtesy of Canadian Foundation for Economic Education *Money and Youth*, Chapter Four: Decision Making.

Having completed this exercise, begin the lesson by putting the students in pairs and completing the following brief exercise: have each of the pair select an emotion and, without talking and in turn, convey that emotion to their partner through body language and facial expression.

- Once that has been completed, ask the students to explain how they felt having to communicate with the other person without being able to speak.
- Indicate to them that the development of language, both in oral and written form, enabled people to communicate with each other more effectively and led to the rapid advancement of our civilization.
- Organize the class into groups of six to eight students and assign the following tasks which will require them to prepare a brief report for the class:
 1. Starting from the time of early settlers in Canada and continuing to the present day, list the three most important inventions that have helped us communicate more effectively and quickly.
 2. Identify the one your group feels is most important and explain why.
 3. Compile a list of the devices your group uses to communicate with their friends.
 4. Identify what you consider to be the value of each of the items listed.
 5. State which device members of your group use most often.
- Each group summarizes their information and reports their findings to the class.
- Inform the students that the focus of the unit will be to examine the role of the cell phone and to determine the related benefits, drawbacks and costs.
- With the students remaining in their groups, indicate to them that they are now going to compile some general statistics about their cell phone use and indicate to them that this type of information is used by the service providers to establish plans and rates.
- Each group is to:
 1. Estimate what percentage of the students in the school have a personal cell phone or at least access to a cell phone on a regular basis.
 2. Indicate what uses they make of the cell phone and how often they use it.
 3. Indicate what percentage of usage is in the morning, afternoon and evening.
- Have the groups prepare their report and present their findings to the class.
- From their responses have them summarize the information and determine, on average, what the percentage is for each of the time periods.
- Reconvene the class as a whole and conduct a discussion on the degree to which they believe cell phones are necessary and what value, if any, they have and what problems they create.
- With this discussion completed tell the students that, given the extensive use of cell phones and the possibility that they may consider getting one if they already do not have one, they need to consider their personal cell phone situation.
- Have the students take a piece of paper and write down what the monthly bill is for their cell phone (or what they think it is if someone else pays for it).
- In order to ensure anonymity, have them curl the piece of paper into a ball and place it in a container.
- Once all have added their paper, unfurl the papers and list the costs indicated by each.
- Have the students do a quick calculation to see what the average cost is per month.
- Indicate to the students that smart consumers do comparisons of equipment, suppliers and services before they enter into any type of contract and that the focus of the lesson will be to research various cell phone plans to see the differences and, utilizing the basic steps of a good decision-making model, determine what plan or plans might be best for them if they were to decide to get a cell phone.
- Begin the formal part of the lesson by using the accompanying PowerPoint presentation to show them a six-step decision-making model.

- Once this has been reviewed with them, use the following slides to have the students reflect upon the issues associated with the purchase of a cell phone plan.
- Stop the presentation just prior to presenting the group assignment outlined on the PowerPoint slide and get any reactions or comments from the students to the information presented.
- Reconvene the students into their groups.
- Show the slide that outlines the group assignment and review it with them.
- Review with the students the criteria for each user which appear on the PowerPoint on the slide entitled “The Data” and make any adjustments that the students feel are necessary to more accurately reflect features and usage.
- Assign one of the nine specific plans to each group (see the Support Materials/Illustrations section below). (Each plan is advertised at \$25 a month or less.)
- Provide each group with an appropriate number of copies of the plan they are to assess.
- Have each group research the available information and complete the worksheet (see the Support Materials/Illustrations section below) and prepare a report for the class that indicates what the actual costs of their plan would be for each user and whether the group felt this would be an appropriate plan. In their report they are to list benefits and drawbacks of the plan and indicate any special features of the plan.
- Allow any remaining class time for the groups to begin their task.
- Begin the second period of the lesson by giving the students time to complete their report and then have the groups present their findings to the class as a whole.
- Once the groups have reported, hold a plenary session to do a comparison of the findings and discuss the true costs of a cell phone plan. Included in this discussion should be whether a cell phone is a need or a want.
- Review with them the final slide of the presentation which offers summary advice and, having examined real-life examples of the costs of various cell phone plans, assign the following four questions for homework:
 1. What would be the consequences of making a bad decision about a cell phone plan?
 2. What could I do if I find that the plan is too expensive?
 3. What other important things am I giving up in order to have a cell phone?
 4. Is it possible to do without a cell phone?
- As a concluding activity, revisit the Six Steps for Effective Decision Making to reinforce the concept with them and explain that this approach can be used in all situations where a decision regarding various choices has to be made.
- Have the students offer opinions about the kinds of situations where they could use this model.

Possible Evaluations

- Students should submit their group budget calculations.
- The homework assignment should be checked.
- Students should submit their chosen assignment.

Follow-Up Activities

- Students could take a field trip to a mobile communications store to examine equipment first hand and discuss plans with store representatives.
- Students could research cell phone usages to determine why companies set the rates they do.
- Students could hold a debate on whether cell phones should be allowed in school.
- Students could discuss whether or not cell phones are good for the environment because they are replacing more traditional forms of communication such as office memos and they are allowing direct and immediate contact with people without requiring them to travel to a central location.
- Students with cell phones could try living without it for a week and report back to the class on their experience.

Follow-up Assignment:

Each student should select one of the following assignments:

1. Prepare a presentation – oral or in poster format – that explains how a cell phone works.
2. Prepare a report on the cautions that must be used when using such things as Facebook, MySpace, Twitter etc. Included in this report should be a list of information that should never be shared on the internet.
3. Prepare a written report or speech that answers the question, “Have technological innovations made our lives better?”
4. Develop a print ad that cautions people about the true costs of cell phones.
5. Prepare and deliver a commercial that you would use to promote the sale of your cell phone. (This assignment may be done in a small group as appropriate.)
6. Prepare and report on a campaign that could be used to discourage cell phone use.

Additional Possible Activities:

- Students could hold a debate on whether or not cell phones should be allowed in school. (See Globe and Mail link below.)
- Use the alternate cell phone unit provided.

Modifications or Suggestions for Different Learners

1. The assignments that are used to support the lesson allow for various interests, talents and learning styles to be utilized.
2. In addition, the use of a PowerPoint presentation reinforces the class discussion and assists those who respond well to visual images.
3. Finally by utilizing the following instructional strategies the lesson provides a variety of activities which provide students with the opportunity to experience various approaches and to exercise certain strengths: small group activity and discussion; class discussion; research analysis; oral reports; written reports; creative thinking and role playing.

Resources

The Financial Consumer Agency of Canada offers an on-line financial life skills resource entitled “The City” which provides resources and materials for both teachers and students. A link to this site is listed below. Of special interest for a supplementary activity might be the “Lifestyle Reality Check” found under Module 2, Manitoba, in the document list.

Helpful Links

- [The City](#) (The Financial Consumer Agency of Canada)
- [The Expansion of Cell Phone Services](#) (Canada’s Office of Consumer Affairs)
- [Get a Grip on Your Cell Phone Costs](#) (Canada’s Office of Consumer Affairs)
- [Cell phones. How young is too young for a phone?](#) (*The Globe and Mail*)
- [Third of teens use cell to cheat](#) (*The Globe and Mail*)

Resources Provided

1. Worksheet for completion – see below
2. 9 generic cell phone plans – all advertised as under \$25 a month – see below
3. Click here for a PowerPoint presentation to be used throughout the lesson.
4. Decision-making model – see below

The Six-Step Rational Decision-Making Model

1. Clearly define the problem.
2. Establish your criteria (what is important to you).
3. List your alternatives.
4. Evaluate the alternatives based on your criteria.
5. Make a decision.
6. Review the decision.

Courtesy of Canadian Foundation for Economic Education *Money and Youth*, Chapter Four: Decision Making.

Plan 1 — Monthly Fee

Plan Overview

Price	\$15
Contract Length	1 year, 2 years, 3 years
Activation Fee	\$35
Licensing Fee	\$8.95 per month
Emergency Access Fee	75¢ per month
Security Deposit	—

Minutes Included

Prepaid Minutes	—
Base Minutes	50
Additional Minutes Fee	35¢ per minute
Evening/Weekend Minutes	Included (Unlimited local evenings & weekends)
Evening/Weekend Time Period	9pm–7am (Mon to Thu), 9pm (Fri)–7am (Mon)
Free Incoming	Not included
Mobile to Mobile	Included (Unlimited locals between members on plan)
Walkie Talkie	—
Additional	Includes: 150 bonus anytime local minutes (available to clients upon new activation on a minimum 3-year service agreement)
Billing Increments	Per minute

Long Distance & Roaming

Long Distance within Canada	35¢ per minute
Long Distance to US	35¢ per minute
Long Distance within US	99¢ per minute
Long Distance from US to Canada	99¢ per minute
Roaming within US	\$1.80 per minute

Extras

Voicemail	\$5 per month
Call Waiting	Included
Caller ID	\$7 per month
Call Forwarding	\$3 per month
Conference Calling	Included

Data & Messaging Services

SMS	15¢ per message incoming/outgoing (Canada & USA), 25¢ internationally
MMS	50¢ per picture message, 75¢ per video message
Web Browsing	5¢ per KB
Email	\$3 per month
Data Connectivity	Link
Coverage map	Link

Additional Information

The monthly access includes usage for two members. Additional member: \$15/month (possibility to add up to 3 additional members)

Plan 2 — Pay as You Go

(\$1 a Day – Unlimited Evenings and Weekends)

Price	\$0
Contract Length	—
Activation Fee	—
Licensing Fee	—
Emergency Access Fee	50¢ per month
Security Deposit	—

Minutes Included

Prepaid Minutes	30¢ per minute
Base Minutes	—
Additional Minutes Fee	—
Evening/Weekend Minutes	Included (\$1 a day Unlimited evening and weekend minutes)
Evening/Weekend Time Period	6pm–8am (Mon to Fri), All day long (Weekends)
Free Incoming	Included (Between Pay As You Go customers)
Mobile to Mobile	Not included
Walkie Talkie	—
Additional	There are 3 ways to add minutes to your Rogers pre-paid phone: <ul style="list-style-type: none"> • by purchasing a prepaid card in \$10 (expires after 30 days), \$20 (expires after 30 days), \$30 (expires after 30 days) and \$100 (expires after 365 days) denominations • with your credit card, or • using internet banking bill payment <i>The minimum purchase is \$10.</i>
Billing Increments	Per minute

Long Distance & Roaming

Long Distance within Canada	30¢ per minute
Long Distance to US	66¢ per minute
Long Distance within US	\$2.49 per minute
Long Distance from US to Canada	\$2.49 per minute
Roaming within US	\$2.49 per minute

Extras

Voicemail	Included
Call Waiting	—
Caller ID	Included
Call Forwarding	—
Conference Calling	—

Data & Messaging Services

SMS	15¢ per message (Receiving up to 2500 is free)
MMS	25¢–50¢ per picture
Web Browsing	5¢ per page
Email	—
Data Connectivity	—
Coverage map	Link

Additional Information

Plan 3 — Share 15

Price	\$15
Contract Length	1 year, 2 years, 3 years
Activation Fee	\$35
Licensing Fee	\$6.95 per month
Emergency Access Fee	75¢ per month
Security Deposit	—

Minutes Included

Prepaid Minutes	—
Base Minutes	50
Additional Minutes Fee	35¢ per minute
Evening/Weekend Minutes	Included (Unlimited local evenings and weekends)
Evening/Weekend Time Period	9pm–7am (Mon to Fri), 9pm (Fri)–7am (Mon)
Free Incoming	Not included
Mobile to Mobile	Not included
Walkie Talkie	—
Additional	The ‘Share Plan’ allows 2 people to share the plan’s minutes. In addition to the minutes listed above, this plan also includes: • unlimited local calling on your birthday And, on any new 1, 2 or 3 year activation before December 31, 2007, the following bonuses are also included: • 1, 2 or 3 months (respectively) of unlimited local calling. • unlimited text messaging between Share Plan members. • unlimited long distance mobile-to-mobile calling within Canada between Share Plan members.
Billing Increments	Per minute

Long Distance & Roaming

Long Distance within Canada	35¢ per minute
Long Distance to US	35¢ per minute
Long Distance within US	50¢ per minute
Long Distance from US to Canada	50¢ per minute
Roaming within US	95¢ per minute

Extras

Voicemail	—
Call Waiting	Included
Caller ID	—
Call Forwarding	—
Conference Calling	Included

Data & Messaging Services

SMS	15¢ per message
MMS	25¢ for picture messages and 50¢ for video messages
Web Browsing	5¢ per page
Email	5¢ per message
Data Connectivity	Link
Coverage map	Link

Additional Information

Plan 4 — By the Month

Price	\$10
Contract Length	None
Activation Fee	—
Licensing Fee	—
Emergency Access Fee	—
Security Deposit	—

Minutes Included

Prepaid Minutes	10¢ per minute
Base Minutes	—
Additional Minutes Fee	—
Evening/Weekend Minutes	Not included
Evening/Weekend Time Period	7pm–7am (Mon to Fri), 7pm (Fri)–7am (Mon)
Free Incoming	Not included
Mobile to Mobile	Not included
Walkie Talkie	—
Additional	There are 3 ways to add minutes to your phone: <ul style="list-style-type: none"> • by purchasing a prepaid card in \$15 (expires after 45 days), \$25 (expires after 90 days), \$50 (expires after 120 days) and \$100 (expires after 365 days) denominations • with your credit card, or • using a debit card (including online INTERAC payment) <i>The minimum purchase is \$15.</i> <p>If you don't have enough funds on your monthly payment date, all your local calls will be charged 10¢ per minute.</p>
Billing Increments	Per minute

Long Distance & Roaming

Long Distance within Canada	30¢ per minute
Long Distance to US	30¢ per minute
Long Distance within US	—
Long Distance from US to Canada	—
Roaming within US	—

Extras

Vicemail	Included
Call Waiting	Included
Caller ID	Included
Call Forwarding	Included
Conference Calling	Included

Data & Messaging Services

SMS	Unlimited incoming, 15¢ per message outgoing (5¢ to other company phones, 20¢ internationally)
MMS	Unlimited incoming, 50¢ per message outgoing
Web Browsing	5¢ per webpage or \$ 7 per month for unlimited web browsing
Email	—
Data Connectivity	—
Coverage map	Link

Additional Information

Plan 5 — Combo 15

Price	\$15
Contract Length	Monthly
Activation Fee	\$35 (waived if activated online or in-store)
Licensing Fee	—
Emergency Access Fee	—
Security Deposit	—

Minutes Included

Prepaid Minutes	—
Base Minutes	50
Additional Minutes Fee	35¢ per minute
Evening/Weekend Minutes	Not included
Evening/Weekend Time Period	—
Free Incoming	Included (\$10 per month)
Mobile to Mobile	Not included
Walkie Talkie	—
Additional	—
Billing Increments	Per second

Long Distance & Roaming

Long Distance within Canada	35¢ per minute
Long Distance to US	35¢ per minute
Long Distance within US	null
Long Distance from US to Canada	null
Roaming within US	\$1.00 per minute

Extras

Voicemail	\$5 per month
Call Waiting	Included
Caller ID	\$5 per month
Call Forwarding	Included
Conference Calling	Included

Data & Messaging Services

SMS	50 free text messages, additional messages —15¢
MMS	25¢ per message
Web Browsing	5¢ per page viewed
Email	5¢ per page viewed
Data Connectivity	—
Coverage map	Link

Additional Information

You can add to your plan:

- Unlimited Canadian Long Distance for \$20 per month
- Unlimited Incoming Calls for \$10 per month
- Five Essentials for \$10 per month
- Unlimited Text Messaging \$5 per month
- International Long Distance \$5 per month
- Unlimited North American Long Distance \$30 per month
- Call Display, Voicemail, Unlimited Text Messaging \$10 per month

Plan 6 — Anytime 20

Price	\$20
Contract Length	1 year, 2 years, 3 years
Activation Fee	\$35
Licensing Fee	\$6.95 per month
Emergency Access Fee	50¢ per month
Security Deposit	—

Minutes Included

Prepaid Minutes	—
Base Minutes	200
Additional Minutes Fee	35¢ per minute
Evening/Weekend Minutes	Not included
Evening/Weekend Time Period	—
Free Incoming	Not included
Mobile to Mobile	Not included
Walkie Talkie	—
Additional	Includes: <ul style="list-style-type: none"> • 3 months of unlimited local minutes and messages (includes 3 months of unlimited local calling and unlimited text, picture and video messages, excluding premium messages. Available on a 36-month term only) • 100 free downloads from/music store (customers can redeem 20 songs per month over 5 months from their phone or PC)
Billing Increments	Per minute

Long Distance & Roaming

Long Distance within Canada	75¢ per minute
Long Distance to US	75¢ per minute
Long Distance within US	95¢ per minute
Long Distance from US to Canada	95¢ per minute
Roaming within US	95¢ per minute

Extras

Voicemail	\$6 per month
Call Waiting	Included
Caller ID	\$6–8 per month
Call Forwarding	\$3 per month (Includes 2500 local Call Forwarding minutes)
Conference Calling	Included

Data & Messaging Services

SMS	15¢ per message (Unlimited Receiving)
MMS	25¢–50¢ per picture
Web Browsing	5¢ per page
Email	15¢ per message
Data Connectivity	Link
Coverage map	Link

Additional Information

Additional Information	<ul style="list-style-type: none"> • 5PM Early Evening Calling Option \$9/month • 6PM Early Evening Calling Option \$7/month • customers pay an additional 43¢ per month for the emergency access (e911) fee in Nova Scotia and 38¢ per month in Saskatchewan.
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Plan 7 — Talk and Text

Price	\$25
Contract Length	Monthly
Activation Fee	\$35 (waived if activated online or in-store)
Licensing Fee	—
Emergency Access Fee	—
Security Deposit	—

Minutes Included

Prepaid Minutes	—
Base Minutes	100
Additional Minutes Fee	35¢ per minute
Evening/Weekend Minutes	Included (Unlimited local evenings & weekend minutes)
Evening/Weekend Time Period	7pm–8am (Mon to Thu), 7pm (Fri)–8am (Mon)
Free Incoming	Not included
Mobile to Mobile	Not included
Walkie Talkie	—
Additional	—
Billing Increments	Per second

Long Distance & Roaming

Long Distance within Canada	35¢ per minute
Long Distance to US	35¢ per minute
Long Distance within US	null
Long Distance from US to Canada	null
Roaming within US	\$1.00 per minute

Extras

Voicemail	\$5 per month
Call Waiting	Included
Caller ID	\$5 per month
Call Forwarding	Included
Conference Calling	Included

Data & Messaging Services

SMS	Unlimited
MMS	Unlimited
Web Browsing	3¢ per page viewed
Email	3¢ per page viewed
Data Connectivity	—
Coverage map	Link

Additional Information

Plan 8 — Talk to Me 25

Price	\$25
Contract Length	1 year, 2 years, 3 years
Activation Fee	\$35
Licensing Fee	\$6.95 per month
Emergency Access Fee	75¢ per month
Security Deposit	—

Minutes Included

Prepaid Minutes	—
Base Minutes	100
Additional Minutes Fee	35¢ per minute
Evening/Weekend Minutes	Included (1000 local evenings & weekends)
Evening/Weekend Time Period	9pm–7am (Mon to Fri), 9pm (Fri)–7am (Mon)
Free Incoming	Included (Unlimited local incoming calls)
Mobile to Mobile	Not included
Walkie Talkie	—
Additional	Includes: <ul style="list-style-type: none"> • unlimited local calling on your birthday • unlimited local calling for up to 3 months (available to new activations on select rate plans until December 31, 2007. Clients who sign a 1, 2 or 3 year contract will receive 1, 2 or 3 months respectively of unlimited local calling.)
Billing Increments	Per minute

Long Distance & Roaming

Long Distance within Canada	35¢ per minute
Long Distance to US	35¢ per minute
Long Distance within US	50¢ per minute
Long Distance from US to Canada	50¢ per minute
Roaming within US	95¢ per minute

Extras

Voicemail	—
Call Waiting	Included
Caller ID	—
Call Forwarding	—
Conference Calling	Included

Data & Messaging Services

SMS	15¢ per message
MMS	25¢ for picture messages and 50¢ for video messages
Web Browsing	5¢ per page
Email	5¢ per message
Data Connectivity	Link
Coverage map	Link

Additional Information

Plan 9 —By the Month Unlimited Early Nights and Weekends

Price	\$25
Contract Length	—
Activation Fee	\$35
Licensing Fee.....	—
Emergency Access Fee	78¢ per month
Security Deposit	—

Minutes Included

Prepaid Minutes	30¢ per minute for first 3 minutes, 5¢ per minute for the rest of the call
Base Minutes	—
Additional Minutes Fee	—
Evening/Weekend Minutes	Included (Unlimited evenings & weekend minutes)
Evening/Weekend Time Period	6pm–7am (Mon to Fri), 6pm (Fri)–7am (Mon)
Free Incoming	Not included
Mobile to Mobile	Not included
Walkie Talkie.....	—
Additional	You can add minutes to your phone by purchasing a prepaid card in \$15 (expires after 30 days), \$25 (expires after 60 days), and \$50 (expires after 60 days) denominations. You can also use a credit card to set up automatic payments when your time is running low. The minimum purchase is \$15.
Billing Increments	Per minute

Long Distance & Roaming

Long Distance within Canada	35¢ per minute
Long Distance to US	35¢ per minute
Long Distance within US	99¢ per minute
Long Distance from US to Canada	99¢ per minute
Roaming within US	180¢ per minute

Extras

Voicemail.....	\$6 per month
Call Waiting	Included
Caller ID	\$6 per month
Call Forwarding.....	Included
Conference Calling	Included

Data & Messaging Services

SMS	15¢ per message (Canada & USA), 25¢ internationally, 50¢ per day for unlimited messages sent
MMS	50¢ per picture message, 75¢ per video message
Web Browsing	5¢ per KB
Email.....	\$3 per month
Data Connectivity	Link
Coverage map.....	Link

Additional Information

UNIT 2 ALTERNATE CELL PHONE DECISIONS

Possible Curriculum Integration Points

Grade 9 Mathematics: Recommended

Outcomes:

- 9.N.3. – solve a problem involving operations on rational numbers in fraction form, decimal form, or a combination of rational forms
- 9.sP.3. – develop and implement a project plan for the collection, display, and analysis of data by: formulating a question for investigation: choosing a data collection method that includes social considerations
- displaying the collected data in an appropriate manner
- draw conclusions to answer the question

Other Relevant Curriculum Area(s)

Grade 9 Language Arts

Outcomes:

- Explore, review, and reflect on their own and others' ideas, experiences, and opinions to clarify and extend their understanding
- Use a variety of strategies to understand what they read, see, hear, and explain how new information, ideas, and opinions connect to their own knowledge
- respond personally and critically to what they read, see, and hear
- plan and conduct inquiry or research to investigate a variety of questions and topics by accessing and evaluating appropriate information sources
- explore different methods used to communicate information, ideas, and opinion
- use and adapt a variety of methods to communicate information, ideas, and opinions, considering purpose and audience
- work cooperatively with others by encouraging and supporting them; and recognize the value of diverse viewpoints

Relevant Career Development Curriculum Outcomes

- GLO B. Interact positively and effectively with others.
- GLO I. Make life/work enhancing decisions.

Relevant Social Studies Curriculum Outcomes

Skills for Active Democratic Citizenship

- Citizenship skills enable students to develop good relations with others, to work in co-operative ways toward achieving common goals, and to collaborate with others for the well-being of their communities. These interpersonal skills focus on cooperation, conflict resolution, taking responsibility, accepting differences, building consensus, negotiation, collaborative decision making, and learning to deal with dissent and disagreement.

Skills for Managing Information and Ideas

- Information-management skills enable students to access, select, organize, and record information and ideas, using a variety of sources, tools, and technologies. These skills include inquiry and research skills that enhance historical and geographical thinking.

Relevant Economic Outcomes

- Needs and wants are sometimes difficult to tell apart
- Some spending decisions have greater consequences than others
- Various factors can affect the prices of what we need and want
- Factors that can impact future purchasing power of saving (e.g., inflation, fees)
- Impact of compound interest
- Different factors and forces can influence saving and spending decisions at different times of one's life – the "life cycle"
- Legal documents and contracts should be reviewed carefully

Background Information

Cell phones, Blackberries and similar devices provide easy and constant access to the Internet and modes of communication has dramatically changed many aspects of our lives. The youth of today use this technology like no other generation.

So there is increased pressure and desire to have the necessary technological devices. Many people, including parents, stress that, with safety being a paramount concern, this is a critical need and not simply a matter of luxury. Even institutions such as universities are using e-mail to alert students to potential problems and are posting such items as exam schedules on-line. Cell phones have become more of a need, than a want. But the costs of a cell phone plans vary greatly. Consumer demand is so high that, in large, urban centres in Canada there are more than nine carriers offering more than 191 different plans. In order to be wise decision-makers and consumers, young people must understand the role these devices play in our lives and have the knowledge and skill necessary to assess the various benefits and costs of these technologies.

Overview of the Unit

The focus of this lesson is to compare cell phone plans and determine how the cost of cell phone plans may determine what is needed versus what is wanted.

In small groups, students will be charged with the real-life task of evaluating the appropriateness of a cell phone plan. Students will be asked to: reflect on the role of the cell phone; decide which cell phone features are necessary and which features are nice to have, but not needed. They will examine the related costs of those features and usage. They will be challenged to investigate the varying structures of different plans and be asked to apply a decision-making model in order to determine which plan is most appropriate for them. The final activity will help them become aware of the consequences of compound interest charges.

Estimated Time Frame: 3 periods — 60 minutes each

Suggested Implementation Strategy

Period 1 60 minutes

- Begin the period by organizing the class into groups of five or six students and assign the following task which will require them to prepare a brief report for the class:
 1. Starting from the time of early settlers in Canada and continuing to the present day, list the three most important inventions that have helped us communicate more effectively and quickly.
 2. Identify the one your group feels is most important and explain why.
 3. Compile a list of the devices your group uses to communicate with their friends.
- Identify what you consider to be the value of each of the items listed. Allow the groups time to complete their activity, have each groups summarize their information and report their findings to the class.
- Ask the students to consider their personal cell phone situation and ask if a comparison check was done with different providers before they or their parents selected a plan.
- Ask them if they found it a difficult and confusing process.
- Survey the class to see how many of the students pay their cell phone bills themselves.
- Have the students take a piece of paper and write down what the monthly bill is for their cell phone (or what they think it is if someone else pays for it).
- In order to ensure anonymity, have them curl the piece of paper into a ball and place it in a container.
- Once all have added their paper, unfurl the papers and list the costs indicated by each.
- Have the students do a quick calculation to see what the average cost is per month.
- Ask the class to consider what are necessary features to have in a cell phone plan and what is a want, rather than a need.
- Indicate to the students that smart consumers do comparisons of equipment, suppliers and services before they enter into any type of contract and that they will research various cell phone plans to see the differences and, utilizing the basic steps of a good decision-making model, determine what plan or plans might be best for them.
- Write the Decision-Making model on the board and the list of cell phone companies.

The Six-Step Rational Decision-Making Model

1. Define the problem.
2. Identify decision criteria.
3. Weight the criteria.
4. Generate alternatives.
5. Rate each alternative on each criterion.
6. Compute the optimal decision.

Cell Phone Companies – Manitoba



Each group will choose 5 cell companies. To ensure a broad data base, check that each phone company is picked by at least one group.

They will research the various plans and prepare a presentation to the class. Explain that they need to include:

1. The monthly cost of the plan
2. A list of the benefits and special features of each plan

Allow the remaining class time to start their research and more research is to be gathered for homework.

Period 2 **60 minutes**

- Begin by handing out a piece of large chart paper and markers to each group.
- Give the students time to meet in their groups, share the information that they gathered for homework, and decide how to present their findings to the class.
- Allow 20–30 minutes to prepare their reports, then start the presentations.
- These charts should be posted in the room for the next period.

Period 3 **60 minutes**

- The students will be using the presentations to complete the worksheet “Cell Phone Comparisons.”
- Allow 25 minutes for to complete it.
- Begin a discussion with the following questions:
 1. What benefits did you decide were necessary?
 2. Which features did you consider “frills” and you didn’t really need?
 3. What could you do if you find that the plan is too expensive?
 4. What other things would you give up in order to have your cell phone choice?
 5. Do you think the fees for your plan will stay the same?
 6. Did anyone read the “fine print” to see what the consequences are if you don’t pay on time?
 7. What would be the consequences of making a bad decision about a cell phone plan?
 8. What happens if you don’t pay your bill each month?
- Ask the student if they know what compound interest is?
Give the students the following scenario:

Your cell phone bill is \$35 a month. You can’t pay it this month so the amount is subject to an interest penalty fee of 18%. This amount is now added on to the bill. Calculate what your new cost is. If you didn’t pay this bill over the next 6 months, and \$35 is added each month to your bill, how much would you owe in 6 months?

Allow time for them to do the calculations. Ask for a volunteer to show their results on the board, or do it together.
- Ask if anyone was surprised to see how compound interest can add up quickly.
- Collect the worksheets.

Possible Evaluations

1. Assess the group reports.
2. The homework assignment could be checked.
3. Assess the group participation and presentations.
4. Check math calculations.
5. Mark the cell phone worksheets.

Follow-Up Activities

- Students could take a field trip to a mobile communications store to examine equipment first hand and discuss plans with store representatives.
- Students could hold a debate on whether cell phones should be allowed in school.

Modifications or Suggestions for Different Learners

- There are a variety of activities. The students will be engaged in the group work. The research activity and student worksheets can be done individually or in pairs. The presentations allow students to use their strengths to contribute to the group.

Supplies/Handout

1. Large chart paper, markers
2. Cell Phone Plan Comparison Worksheet

Suggested Links:

- [The City](#) (The Financial Consumer Agency of Canada)
- [The Expansion of Cell Phone Services](#) (Canada's Office of Consumer Affairs)
- [Get a Grip on Your Cell Phone Costs](#) (Canada's Office of Consumer Affairs)
- [Cell phones. How young is too young for a phone?](#) (*The Globe and Mail*)
- [Third of teens use cell to cheat](#) (*The Globe and Mail*)

Cell Phone Plan Comparisons

Student's Name _____ Date _____

1. Look at the presentations and complete the chart below, recording the cheapest, mid-range and most expensive plans.
2. Calculate the cost of each plan for one year.
3. Record features of the plan that you feel are needed.
4. Record features of the plan that you would like to have but are not necessary.
5. Look at your result, decide which plan is best for you, and explain why you made this choice.



Cheapest:	Mid-Range:	Most Expensive:
Cost per year:	Cost per year:	Cost per year:
Features I would need:	Features I would need:	Features I would need:
Features I would like to have:	Features I would like to have:	Features I would like to have:

Conclusion: _____ is the best plan for me _____

