



BUILDING FUTURES IN MANITOBA

TEACHING UNIT

General Topic:	Investing Money
Unit Title:	Investing to Make a Difference
Grade Level:	Grade 6
Recommended Curriculum Area:	Language Arts
Other Relevant Curriculum Area(s):	Diversity Education Objectives



The Building Futures Project is sponsored across Canada by IG Wealth Management. CFEÉ extends our appreciation to IG Wealth Management for their generous support.

Possible Curriculum Integration Points

Grade 6 Language Arts Recommended

Outcomes

- **Express Ideas** – Engage in exploratory communication to share personal responses, make predictions, and discover own interpretations.
- **Consider Others' Ideas** – Select from others' ideas and observations to develop thinking and understanding.
- **Extend Understanding** – Appraise ideas for clarity and ask extending questions; select from others' experiences and ideas to extend ways of knowing the world.
- **Develop Understanding** – Reflect on prior knowledge and experiences to arrive at new understanding.
- **Create Original Texts** – Create original texts (such as letters, short stories, media broadcasts, plays, poems, video presentations, readers' theater...) to communicate and demonstrate understanding of forms and techniques.
- **Create and Follow a Plan** – Create and follow a plan to collect and record information within a pre-established time frame.
- **Contribute to Group Inquiry** – Contribute to group knowledge of topics to help identify and focus information needs, sources, and purposes for group inquiry or research.
- **Work in Groups** – Select and assume roles to assist in the achievement of group goals; engage in on-going feedback.
- **Evaluate Group Process** – Assess own contributions to group process, set personal goals for enhancing work with others, monitor group process using checklists, and set group goals.

Other Relevant Curriculum Area(s)

Grade 6 Diversity Education Objectives

Outcomes

- Encourage youth to get involved in social justice issues and to be the change that makes the difference in community and schools.

Relevant Economic Outcomes

- The concept of "investing" – to make something change, grow, improve
- Different ways to invest
- Why a person might want to invest in something
- The concept of "investing in yourself"
- How resources can be invested in to help others

Background Information

Students need to think about and discuss, the various ways to use money. They obviously like to spend money, but they need to be aware that saving and investing money can help them in the future. Students probably haven't thought about investing in themselves. They need to be aware that they can help themselves to improve. For example, by taking courses, such as babysitting or lifeguarding, they will improve their chances of finding part time jobs.

Usually children at this age are becoming more aware of their community. Some students will have been involved in raising money to make donations to a charity, or to give of their time to help their community. Students become better citizens when they do something to help or improve their class, school, or community.

Overview of the Unit

Children like having money! Students will create a story about what they would do with a thousand dollars. Then they listen to classmates, read their stories, and come to appreciate that money can be used, saved, spent, or donated in different ways. After sharing ideas about saving, spending, donating and investing, the teacher will read a fairy tale to the class to help them understand that time, effort, and creativity can also be an investment. In groups the students will brainstorm ideas and make a mind map that expresses different ways to invest time or effort, to make an improvement, or to help someone in their classroom, school or community. Using a smart board, or computers, the class will read about ways to help others. Then each group will choose one idea and implement a plan to help others.

Estimated Time Frame: 4 periods - 60 minutes each

Suggested Implementation Strategy

Period 1 60 minutes – CREATIVE WRITING

- Ask the class if they would like to have \$5,000. If so, what would they do with the \$5,000.
- Using a graph organizer, students brainstorm ideas and then write a creative story about what they would do with the money.
These will be handed in at the end of the class.
- The teacher will read the paragraphs before the next class, to identify if the students have addressed any or all of these ideas about how to use the money: **saving, spending, donating, or investing.**

Period 2 **60 minutes – SHARED READING AND INVESTING**

- Ask students to share their creative writing with the class.
- As the students read, the teacher makes a list on chart paper with the headings: saving, spending, donating, investing.
- Ask the students for definitions of these words and record them on the chart.
 - It is unlikely that a student would have written a story that included investing.
 - Write on the board the word **“investing”** and ask the class to look up a definition of this word.
- Ask the question: why do people invest? e.g., grow, improve, make change
- Ask for examples of how they think people use money to make changes and improve their lives.
- Ask if anything else can be invested in addition to money.
- Ask if they know the story of “The Three Little Pigs” and “The Lion and the Mouse.”
- Explain that while you are reading the story (or ask the students to read the stories aloud), the students should be thinking about how the animals made investments that didn’t involve money. (Copies of the stories are provided.)
- Lead a discussion about how the little mouse helped the lion by investing his time, and how the third little pig invested more effort to build his house.
- Ask the students to think of other stories that involved the investment of time, effort, or creativity, not just money. Continue the discussion until all of these concepts of investment of time, effort, or creativity have been identified.

Period 3 **60 minutes – INVESTING OF TIME, EFFORT AND CREATIVITY**

- Divide the class into small groups. Assign the task of brainstorming ideas of ways the students can invest their time or effort, to make an improvement, or to help someone in their classroom, school or community. Stress that it does not have to involve raising money. It can also be an investment of time, effort, or creativity.
- Tell the groups they will make a mind map of showing their ideas. Share the mind maps with the class.

Period 4 60 minutes – USING RESOURCES TO HELP OTHERS

- Begin by writing the following proverb on the blackboard:
 If you want happiness for an hour, take a nap.
 If you want happiness for a day, go fishing.
 If you want happiness for a year, inherit a fortune.
 If you want happiness for a lifetime, help somebody. —Chinese Proverb.
 (The teacher may ask for volunteers to read sections aloud.)
 Open the following website and share the ideas with the class.
<https://www.wikihow.com/Help-Others>
- Using the ideas, each group will come up with a plan of action to help others. Some possible ideas are:
 - **Help The Homeless:** Donate your professional clothes to an organization.
 - **Lend a Hand to Parents:** Baby sit. Deliver a cooked meal for the entire family.
 - **Reach out to the Homebound:** Help those that are homebound such as seniors, ill or incapacitated children and caregivers.
 - **Crafts of Kindness:** Knit a hat for a homeless person.
 - **Healing Kindness:** Express kindness to those who are healing. Leave a stuffed animal for a child in a hospital.
 - **Honor Your Heroes:** Honor your heroes with kindness. Dedicate a small act of kindness to your hero by writing them a letter.
 - **Kindness Towards The Environment:** Practice kindness towards the environment. Participate in beach, school or park clean-ups.
 - **Spring Forward:** Clean out your closet and take the extra clothes to a local nonprofit organization.
 - **Community Kindness:** Appreciate a community worker. Give a thank-you card to a bus driver or crossing guard.
 - **Connect with Seniors:** Connect with seniors in your community. Visit senior centers or nursing homes.
 - **Public Places:** Beautify public places in your community. Clean off graffiti on public walls.
 - **Family Kindness:** Surprise your family with an act of kindness.
 - **Gift of Books:** Never underestimate the power of books to expand minds. Give a book you have finished reading to someone else to read.
 - **Volunteer Wonders:** Volunteering in the community.
 - **Ideas in Five Words or Less:** Read to a child. Make a wish come true. Rake someone's yard.
- Tell the groups to come up with a plan, and discuss their plan with the teacher before starting. The time required for implementation will vary and may take days or weeks to complete.

Possible Evaluations

1. Mark the creative writing paragraphs.
2. Assess class participation.
3. Evaluate ideas and effectiveness of the projects.
4. The teacher may want to hand out the group work evaluation checklist that is provided.

Follow-up or Alternate Class Project Idea

- This idea has been very successful in getting the class involved in helping others. Often a community group or parent council will sponsor the purchase of this kit for the class to use as a charitable fundraiser. It is also a wonderful resource for teaching the values of education. It is called **“The Nobody Project.”**

A mysterious case arrives in the classroom... inside is NOBODY! (A ragdoll body of a person.) This is an opportunity for students to tap into EVERYBODY's unique strengths. EVERYBODY gets a turn to apply their personal interests and abilities to help someone and turn NOBODY into SOMEBODY. Every time something helpful is done, the eyes, nose, ears, clothes, etc. are added to the doll.

Visit the website at: <http://www.whoisnobody.com/> for more information.

Modifications or Suggestions for Different Learners

1. All students can be involved in the group work activities.
2. Students may be allowed to draw a picture instead of writing a paragraph.
3. Students may describe their ideas to someone else.

Handouts / Resources

1. Copy of “The Three Little Pigs” and “The Lion and the Mouse” stories
2. Chart paper, markers
3. A Smart board or computers
4. A Group Work Evaluation Checklist

The Three Little Pigs

Once upon a time there were three little pigs. One pig built a house of straw while the second pig built his house with sticks. They built their houses very quickly and then sang and danced all day because they were lazy. The third little pig worked hard all day and built his house with bricks.

A big bad wolf saw the two little pigs while they danced and played and thought, “What juicy tender meals they will make!” He chased the two pigs and they ran and hid in their houses. The big bad wolf went to the first house and huffed and puffed and blew the house down in minutes. The frightened little pig ran to the second pig’s house that was made of sticks. The big bad wolf now came to this house and huffed and puffed and blew the house down in hardly any time. Now, the two little pigs were terrified and ran to the third pig’s house that was made of bricks.

The big bad wolf tried to huff and puff and blow the house down, but he could not. He kept trying for hours but the house was very strong and the little pigs were safe inside. He tried to enter through the chimney but the third little pig boiled a big pot of water and kept it below the chimney. The wolf fell into it and died.

The two little pigs now felt sorry for having been so lazy. They too built their houses with bricks and lived happily ever after.

The Lion and the Mouse

A little mouse was passing through a lion’s den. The lion caught him and was about to smash him when the little mouse spoke, “Sir, please let me go, and I will do you a good turn one day, for sparing my life.”

The lion was rather amused to hear this, thinking, “What good can he do me. . .” but he let him go.

Two weeks later, some huntsmen came to the same forest and spread a net around the lion’s den. The lion was captured. He struggled hard to set himself free but he soon realised he was trapped. He roared with anger.

The little mouse was looking for food, when he heard the lion’s roar. He ran to him. Seeing the lion caught in the net, he started gnawing at it at once. The mouse had sharp teeth and he soon freed the lion.

The lion was very grateful to the little mouse. From that day, they became the best of friends.

Group Work Evaluation Checklist

Student's name: _____

A- Reflect on the work you and your peers have carried out as a team. Assess your performance on the following aspects. **Highlight** the corresponding option.

- | | | | | |
|--|-----------|------------|------------|------------|
| 1. Helped each other. | All of us | Most of us | Some of us | None of us |
| 2. “Listened” to others’ ideas. | All of us | Most of us | Some of us | None of us |
| 3. Defended our ideas. | All of us | Most of us | Some of us | None of us |
| 4. Actively participated | All of us | Most of us | Some of us | None of us |

B.- **Highlight** the statement that best expresses the work of your group on each aspect:

1. Effective use of time

- a. Much time spent without purpose
- b. Got off track frequently
- c. Did well, once we got our ideas clear
- d. No wasted effort, we stayed on target.

2. Development of Ideas

- a. Little done to generate ideas
- b. Ideas were imposed on the group by a few.
- c. Friendly sessions but not creative
- d. Ideas were encouraged and fully explored.

3. Ability to Decide Issues

- a. Poor resolution of differences.
- b. Let one person rule the group.
- c. Made compromises to get the job done.
- d. Genuine agreement and support.

4. Overall Productivity

- a. Did not accomplish our goal.
- b. Barely accomplished the job
- c. Just did what we had to.
- d. Held a highly productive session.

Other Comments: _____
