



Alberta **Regional** Consortia

financial LITERACY



Grade Four

a collection of offline resources for teachers

lessons

resources

activities

For more information or help with teaching this subject area,
please contact your local consortia office.

To view the complete curriculum (outcomes and KUSPs) visit new.learnalberta.ca

Build Your Background Knowledge

There are a number of concepts in the organizing idea of Financial Literacy that may be unfamiliar to teachers. These websites might help you build your background knowledge before you start teaching it to your students.

- [Easy Peasy Finance YouTube Playlist](#) Personal finance made easy for kids (and adults).
- [Enriched Academy](#)
- [Money Mentors](#)
- [Junior Achievement](#)

Learning Through Play

Think about adding these board games to your rainy day or spare time activities, as they promote financial literacy and decision making.

- Monopoly Junior (K - 2)
- The Allowance Game (Gr 1-6)
- Monopoly (Gr 3+)
- The Game of Life (Gr 3+)
- PayDay (Gr 3+)
- Catan Junior (Gr 1+)
- Catan (Gr 4+)



Alberta **Regional** Consortia

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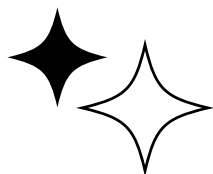
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3-6 Financial Literacy

Organizing Idea: Informed financial decision making contributes to the well-being of individuals, groups, and communities.

Grade 3	Grade 4	Grade 5	Grade 6
Learning Outcome: Students describe strategies that support responsible money management.	Learning Outcome: Students examine factors that influence spending.	Learning Outcome: Students demonstrate how planning can support financial goals.	Learning Outcome: Students investigate borrowing and investing in a variety of situations.
Understanding: Individuals can develop good habits early in life to make responsible money decisions now and in the future. Saving is essential for personal short-term and long-term goals. Donating money can have a significant impact on the well-being of others.	Understanding: Goods and services can be purchased in a variety of ways. Banking practices play a significant role in managing personal finances.	Understanding: Budgeting is important to responsible financial decision making and can support achieving short-term and long-term financial goals. When purchasing goods and services, individuals have the ability to make choices.	Understanding: Borrowing money to buy goods and services can have financial risks and benefits. Borrowing money can support financial goals if done appropriately. Investing money can have financial risks and benefits.

Grade 4 Financial Literacy

Organizing Idea: Informed financial decision making contributes to the well-being of individuals, groups, and communities.

Guiding Question: What is personal finance?

Learning Outcome: Students examine factors that influence spending.

Knowledge

Money is commonly exchanged in the form of currency, credit cards, debit cards, electronic transfer, prepaid cards.

Currency includes coins and paper money.

Credit cards enable individuals to borrow money from banks or financial institutions.

Credit cards have a spending limit, must be repaid on time, have penalties if payment is not paid on time, are issued by a bank or financial institution.

Debit cards enable individuals to access money from a personal bank account.

Prepaid cards have a fixed amount of money that can be spent.

Factors to consider when spending include budget, price comparison, quality and quantity, needs and wants.

Managing personal finances involves understanding banking practices, such as bank accounts, deposits, withdrawals, service fees, interest, e-transfers, online banking

Canada's first bank was the Bank of Montreal, founded in 1817.

Understanding

Goods and services can be purchased in a variety of ways.

Banking practices play a significant role in managing personal finances.

Skills & Procedures

Identify a variety of situations that would use different forms of money.

Consider a variety of factors when making decisions about spending money.

Describe the purpose of various banking practices.

Apply various banking practices in a variety of contexts.

Grade 4 Financial Literacy Vocabulary

How to use these sheets:

The purpose of these sheets are to help students get a deeper understanding of the vocabulary. Teachers can provide the definitions and allow students to copy the definition or put them into their own words, depending on the students. Give students a chance to talk about the words as they work.

Pairs or groups of three will work best. If students have difficulty drawing an image to correspond with the word, allow them to write characteristics instead.

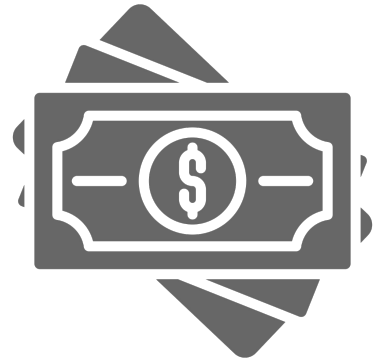


Some questions for discussion:

Have you ever bought something for yourself? What was it? How did you pay?

Who buys most of the goods for your family? How do they usually pay?

Have you ever sold something? How did you receive payment?



Comparison Shopping

When you are shopping for an item, there are many factors to consider including how much you can afford to spend (budget), price comparison, quality of the item, and whether it is a need or a want. Let's think about buying yourself a hoodie.

You might be looking at a popular hoodie at the mall, but you know that there are also work hoodies at the hardware store. Use the following chart to consider which hoodie might be a better choice.

What other factors might you consider?

Which hoodie would you choose?

How would you pay?



Comparison Shopping

		
Trends	Classic Style	Trendy and popular
Price	\$80	\$100
Availability	Hardware Store	Mall Store
Quality	Think and very warm	Warm

Frayer Model Template

Definition

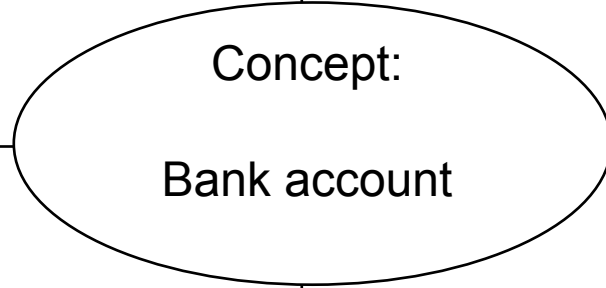
Drawing

Concept:

Bank account

Examples

Non-examples



Frayer Model Template

Definition

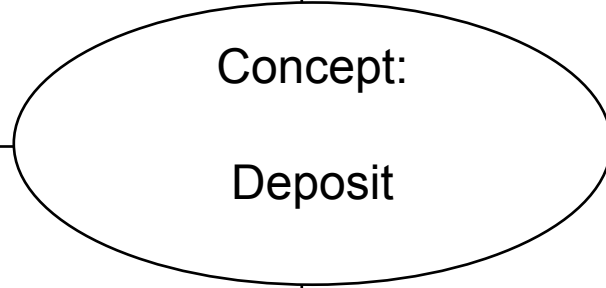
Drawing

Concept:

Deposit

Examples

Non-examples



Frayer Model Template

Definition

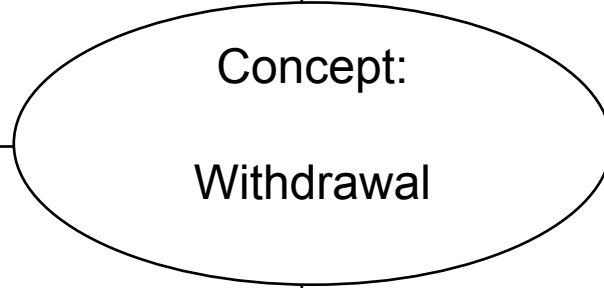
Drawing

Concept:

Withdrawal

Examples

Non-examples



Frayer Model Template

Definition

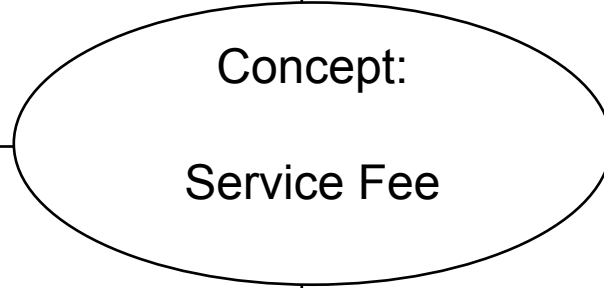
Drawing

Concept:

Service Fee

Examples

Non-examples



Frayer Model Template

Definition

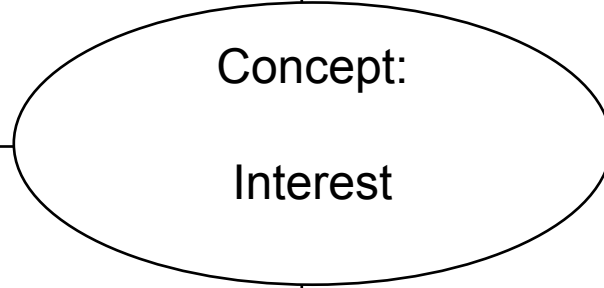
Drawing

Concept:

Interest

Examples

Non-examples



Frayer Model Template

Definition

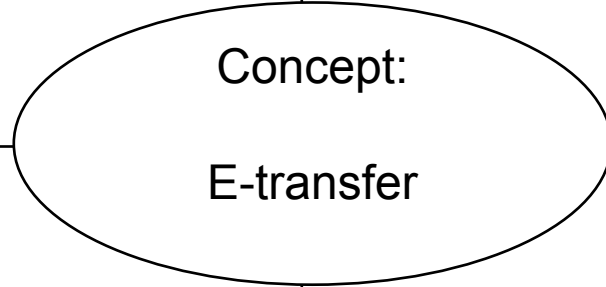
Drawing

Concept:

E-transfer

Examples

Non-examples



Frayer Model Template

Definition

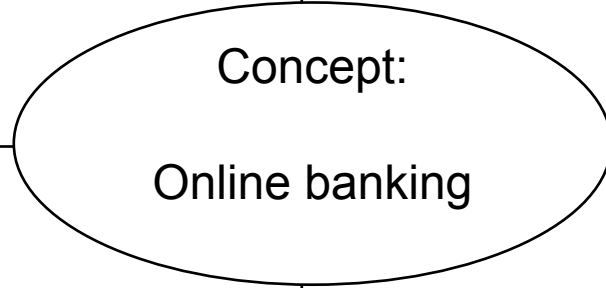
Drawing

Concept:

Online banking

Examples

Non-examples



Frayer Model Template

Definition

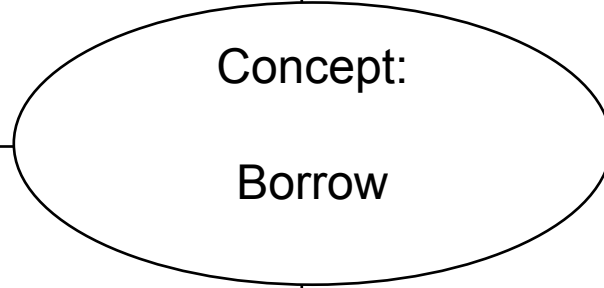
Drawing

Concept:

Borrow

Examples

Non-examples



Frayer Model Template

Definition

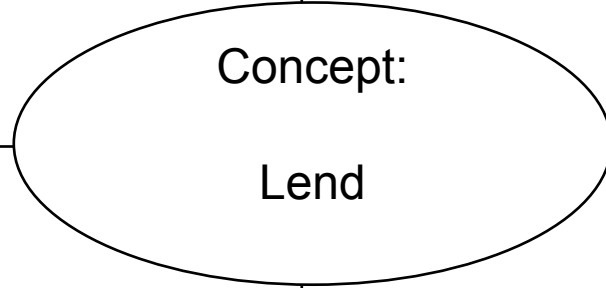
Drawing

Concept:

Learn

Examples

Non-examples



Frayer Model Template

Definition

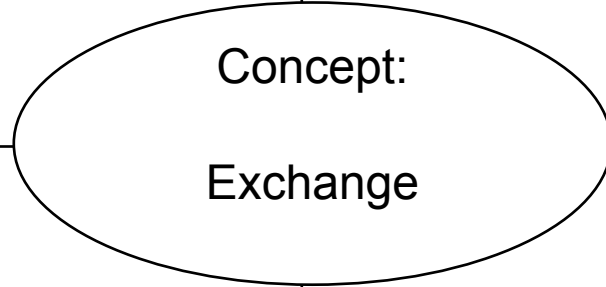
Drawing

Concept:

Exchange

Examples

Non-examples



Frayer Model Template

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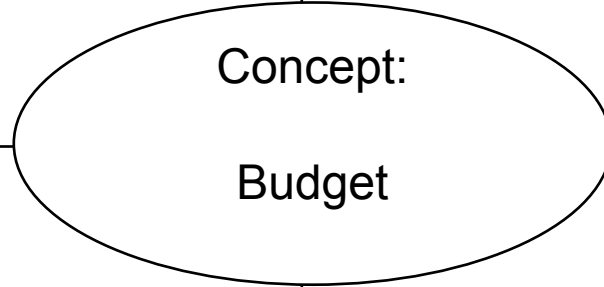
Drawing

Concept:

Budget

Examples

Non-examples



Frayer Model Template

Definition

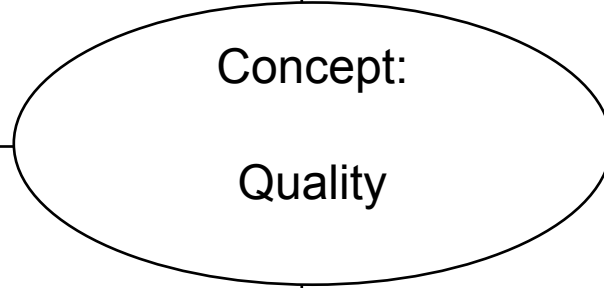
Drawing

Concept:

Quality

Examples

Non-examples



bank account

deposit

withdrawal

service fee

interest

e-transfer

online banking

borrow

lend

exchange

budget

quality

Word Wall Games - choose a game to play!

Pictionary (draw) - One student chooses a word from the wall and tells only the teacher. That student draws a picture to help the other students identify the chosen word.

Charades (act) - The same as pictionary, but the student acts out the word.

Laser Show (provide definition) - Turn off the lights in the classroom. With a flashlight, point at one of the words and choose a student to give the definition.

I am... (provide qualities) - A student stands up and says "I am (a quality of one of the words)". They keep giving I am statements until someone guesses which concept they are being.

Flashcards with words and definitions on different cards for matching and memory games. Place the cards face down on a table. Students take turns flipping over 2 cards per turn. If they turn over a word and its definition, they keep the pair. If the cards don't match, they turn the cards back over. The student who collects the most cards wins.

Cards for matching game. Print on card stock and cut out.

bank account	an account created by the deposit of money at a bank by a customer
deposit	money placed in a bank account
withdrawal	money taken out of a bank account

Cards for matching game. Print on card stock and cut out.

service fee	An amount of money charged for services, such as at a bank.
interest	The money charged for borrowing money.
e-transfer	The transfer of money from one bank account to another by using of a computer.

Cards for matching game. Print on
card stock and cut out.

online banking	A system in which banking is done through the internet.
borrow	To take something with the promise to return it.
lend	To give something with the condition that it will be returned.

Cards for matching game. Print on card stock and cut out.

exchange	To give up something in return for something else.
budget	A plan that compares expected income to expected expenses.
quality	Having a high grade of excellence.



Budgeting

Objectives

1. To introduce the concept of planning for spending and saving

2. To teach basic budgeting principles

Subject Area

English Language Arts (K-12), Math (4-8)



Discussion

Introduce budgeting with the following discussion points:

- How do you keep track of what you earn and what you spend?
- What does the word budget mean? Why do people budget?
- Does anyone currently budget? Do students think budgeting is important?
- What is income? What could be sources of income for students? How do you decide what to spend your income on?
- What are some common day-to-day expenses for youth? Think about it from the time you wake up and brush your teeth to the time you go to sleep.



Activity

Start a Budget

Length: 45 minutes

Materials: *Start a Budget Handout*

- In this activity, students will learn how to keep a basic monthly budget. To teach students to budget, use the *Start a Budget Handout* and explain to the students what each section means.
- Once students have a grasp as to what the budget sheet is all about, use examples provided by students to fill out the sheet as a class. First, ask for specific earning examples and write down some of these ideas (including earning date) on the board. Now, ask the students about specific spending examples (including spending date) and write these down on the board.

- Together, go through each of the examples and use them to fill out the *Start a Budget Handout* as a group. Complete the activity by totalling the budget and answering the questions at the bottom of the handout.

Extension

- Ask students to track their own personal spending for a given time period (i.e. two weeks, a month), making sure to record everything each day.

Collaborative Feedback

- At the end of a month, address whether there were any surprises in terms of what students earned or spent. Does this affect how they will budget in the future? What changes could be made?



Teacher Tips

- Share an example of a budget that may belong to someone living independently – include bills, rent/mortgage, gas, etc. to punctuate the importance of budgeting!

Pre- and Post-Assessment of Lesson

- How does managing your money wisely affect your spending decisions?
- How did managing your money wisely affect your spending decisions?



DON'T FORGET TO PUT YOUR MONEY IN A SAVINGS ACCOUNT!

DIFFERENT FORMS OF MONEY

\$



CURRENCY

Currency includes coins and paper money and is often called 'cash'. Canadian coins include nickels, dimes, quarters, loonies, and toonies. Canadian bills include \$5, \$10, \$20, \$50, and \$100 denominations. Currency has different values and appearances in other countries.

\$



E TRANSFER

E Transfer is short for electronic transfer. It is a way of moving money from one bank account to another via the Internet. It can be used to pay bills, make purchases, give money, and send money instantly.

\$



CREDIT CARD

Credit cards are sometimes called 'plastic'. Paying with a credit card is actually borrowing money from financial institutions. There is a spending limit and must be repaid on time. There are fees and interest charged for the money borrowed with a credit card. Only adults can be issued a credit card.

\$



DEBIT CARD

Debit cards are linked to a bank account and enable people to access their money to instantly pay for their purchases. Debit cards can also be used at ATMs to take cash out of a bank account.

\$

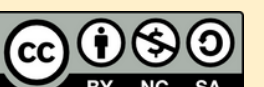


PREPAID CARD

Prepaid cards can look like credit or debit cards. They have a fixed amount of money 'loaded' onto them. Prepaid cards are often given as gifts and can be referred to as gift cards.



Alberta Regional Consortium



Reading a Bank Statement

Extension Activity for *Financial Awareness for Youth* Presentation

Age Level:

- 12-16

Learning Objective:

This extension activity, along with the *Financial Awareness for Youth* presentation should help students:

- identify what information can be found in a bank statement
- understand the importance of reviewing their bank statement
- read and understand a bank statement

Materials Needed:

- whiteboard
- whiteboard marker
- *Sample Bank Statement* (1 per student)
- *Reading a Bank Statement* worksheet (1 per student)
- pencil (1 per student)

Lesson Plan:

1. Write the following question on the whiteboard: what is a bank statement?
2. Read the question aloud and allow students to share their responses. Write correct responses on the whiteboard
3. Explain to students a bank statement is a document you receive from your financial institution, or have access to online, that summarizes all your account activity for the past month. As a general guideline, bank statements contain information from the previous thirty business days
4. Ask students the following question: what information is included in bank statement? Write the correct responses on the whiteboard
5. Explain to students a bank statement contains lots of information including:
 - customer name and contact information: information that identifies the customer is usually located at the top of the bank statement. It is important to make sure the information is correct and there are no misspellings
 - bank contact information: the name, phone number and address of the financial institution
 - account number: this number identifies your account
 - account type: this information identifies which type of account you have

- withdrawals: money taken out of your account during the statement period. This includes: cheques, bill payments, ATM withdrawals, bank fees and debit purchases
 - deposits: money put into your account during the statement period
6. Reiterate to students it is very important to review their bank statements regularly to make sure there are no errors. If there are errors, it is important to contact their financial institution immediately so these mistakes can be corrected
 7. Explain to students they will be completing a worksheet to practice reading a bank statement
 8. Distribute the *Sample Bank Statement* and *Reading a Bank Statement* worksheet and pencils to students
 9. Review the answers with students after they have completed the worksheets

Reading a Bank Statement

Instructions: use the bank statement on the attached sheet to answer the questions below

1. What type of account does this customer have?
2. What was the balance in the account on Apr. 28 20XX?
3. What is the total amount of money withdrawn from the account on May 1 20XX?
4. On what date was \$12 withdrawn from the account?
5. On what date(s) did the customer receive money from her employer?
6. On what date was money withdrawn from the account to pay for a cell phone bill?
7. What is the total number of withdrawals made from this account during the statement period?
8. What is the total amount of money withdrawn from this account during the statement period?
9. What is the total number of deposits made to this account during the statement period?
10. What is the total amount of money deposited into this account during the statement period?
11. How long does the customer have to report any errors from her bank statement to her financial institution?

Reading a Bank Statement: Answer Key

Instructions: use the bank statement on the attached sheet to answer the questions below

1. What type of account does this customer have?
Everyday chequing account
2. What was the balance in the account on Apr. 28 20XX?
\$5,000
3. What is the total amount of money withdrawn from the account on May 1 20XX?
\$1,003 (\$103 + \$900)
4. On what date was \$12 withdrawn from the account?
May 13 20XX
5. On what date(s) did the customer receive money from her employer?
May 15 20XX and May 31 20XX
6. On what date was money withdrawn from the account to pay for a cell phone bill?
May 30 20XX
7. What is the total number of withdrawals made from this account during the statement period?
6
8. What is the total amount of money withdrawn from this account during the statement period?
\$1,135
9. What is the total number of deposits made to this account during the statement period?
2
10. What is the total amount of money deposited into this account during the statement period?
\$2,700 (\$1,500 + \$1,200)
11. How long does the customer have to report any errors from her bank statement to her financial institution?
30 days



MM Bank
1234 1st Avenue SW
Anytown, AB T2T 1P3
Tel: 1-888-123-4567

Miss Jennifer Smith
1234 Anystreet SW
Anytown AB R3R 1K5

Statement of Account		Account Type	Statement From To
Branch No.	Account No.	Everyday Chequing Account	APR. 28 20XX – MAY 31 20XX
01234	1234-1234567		Page 1 of 1

DESCRIPTION	WITHDRAWALS	DEPOSITS	DATE	BALANCE
Balance Forward			Apr. 28	\$5,000
ATM W/D	\$103		May 01	
CHQ #0090	\$900		May 01	\$3,997
ATM W/D	\$25		May 03	\$3,972
Grocery Store	\$50		May 08	\$3,922
Fast Food Restaurant	\$12		May 13	\$3,910
Employer Pay		\$1,500	May 15	\$5,410
Cell Phone Bill	\$45		May 30	\$5,365
Employer Pay		\$1,200	May 31	\$6,565
	\$1,135	\$2,700		

Account issued by: MM bank
For your protection, avoid choosing a pin that could easily be guessed. Memorize your pin.
Never record your pin near your access card

Please ensure that you report in writing any errors or irregularities found within this statement within 30 days of the statement date. If you do not, the statement of account shall be conclusively deemed correct except for any amount credited to the account in error.

Understanding Banking Transactions

Extension Activity for *Financial Awareness for Youth* Presentation

Age Level:

- Ages 12-16

Learning Objective:

This extension activity, along with the *Financial Awareness for Youth* presentation should help students:

- define different banking transactions

Materials Needed:

- whiteboard
- whiteboard marker
- *Understanding Banking Transactions* worksheet (1 per student)
- pencils (1 per student)

Lesson Plan:

1. Write the following words on the whiteboard before the lesson:
 - debit purchase
 - e-Transfer
 - direct deposit
 - preauthorized payment
 - cheque
 - mobile cheque deposit
 - ATM withdrawal
 - ATM deposit
2. Ask students the following question: what is a banking transaction? Allow students to share their responses aloud and write correct responses on the whiteboard
3. Share with students the following definition of a banking transaction:
banking transaction: any activity performed on a bank account by the account holder or at their request
4. Explain to students whenever they put money into (deposit) or take money out of (withdraw) their bank account they are performing a banking transaction
5. Share with students there are many types of banking transactions. There may or may not be a fee for performing banking transactions depending on the type of transaction and type of bank account
6. Introduce students to the words written on the whiteboard and explain all the terms refer to different banking transactions
7. Go through each term and ask students what they know about the term. Write correct responses on the whiteboard
8. Share the following definitions with students:

debit purchase	using a debit card (also called a bank card) to make a purchase at a store. Your card is swiped or tapped against a machine and money is automatically transferred
e-Transfer	moving money from one bank account to another using the internet
direct deposit	putting money into a bank account as a form of payment (e.g. a paycheck is put directly into an employee's bank account)
preauthorized payment	a money transfer scheduled on a predetermined date to pay a recurring bill. The money is transferred from the individual's bank account to the person or organization they owe money too (e.g. money is transferred from an individual's bank account to a phone company to pay a phone bill)
cheque	a document that instructs a financial institution to pay a specific amount of money from a person's account to the person in whose name the document has been issued
mobile cheque deposit	depositing a cheque into your bank account using a smartphone or other mobile device. You take a picture of the cheque from your bank's financial app, the financial institution will scan the cheque for authenticity and deposit the amount in your bank account
ATM withdrawal	taking money out of your bank account using an ATM (automated teller machine)
ATM deposit	putting money into your bank account using an ATM (automated teller machine)

9. Distribute the *Understanding Banking Transactions* worksheet and pencils to students
10. Review the answers with students after they have completed the worksheet

Understanding Banking Transactions

Instructions: match each term to its definition

- | | | | |
|-------------------|--------------------------|-------------------|--------------------------|
| a) debit purchase | b) e-transfer | c) direct deposit | d) preauthorized payment |
| e) cheque | f) mobile cheque deposit | g) ATM withdrawal | h) ATM deposit |

1. _____ putting money into your bank account using an ATM (automated teller machine)
2. _____ putting money into a bank account as a form of payment (e.g. a paycheque is put directly into an employee's bank account)
3. _____ a document that instructs a financial institution to pay a specific amount of money from a person's account to the person in whose name the document has been issued
4. _____ moving money from one bank account to another using the internet
5. _____ taking money out of your bank account using an ATM (automated teller machine)
6. _____ depositing a cheque into your bank account using a smartphone or other mobile device. You take a picture of the cheque from your bank's financial app, the financial institution will scan the cheque for authenticity and deposit the amount in your bank account
7. _____ a money transfer scheduled on a predetermined date to pay a recurring bill
8. _____ using a debit card (also called a bank card) to make a purchase at a store. Your card is swiped or tapped against a machine and money is automatically transferred

*Understanding Banking Transactions: **Answer Key***

Instructions: match each term to its definition

- | | | | |
|-------------------|--------------------------|-------------------|--------------------------|
| a) debit purchase | b) e-transfer | c) direct deposit | d) preauthorized payment |
| e) cheque | f) mobile cheque deposit | g) ATM withdrawal | h) ATM deposit |

1. h putting money into your bank account using an ATM (automated teller machine)
2. c putting money into a bank account as a form of payment (e.g. a paycheck is put directly into an employee's bank account)
3. e a document that instructs a financial institution to pay a specific amount of money from a person's account to the person in whose name the document has been issued
4. b moving money from one bank account to another using the internet
5. g taking money out of your bank account using an ATM (automated teller machine)
6. f depositing a cheque into your bank account using a smartphone or other mobile device. You take a picture of the cheque from your bank's financial app, the financial institution will scan the cheque for authenticity and deposit the amount in your bank account
7. d a money transfer scheduled on a predetermined date to pay a recurring bill
8. a using a debit card (also called a bank card) to make a purchase at a store. Your card is swiped or tapped against a machine and money is automatically transferred

Understanding Banking Vocabulary

Extension Activity for *Saving Cents* Presentation

Grade Level:

- Grade 8

Learning Objective:

This extension activity, along with the *Saving Cents* presentation should help students:

- Define words commonly associated with banking*

*Definitions are written at an eighth-grade level

Materials Needed:

- whiteboard
- whiteboard marker
- *Understanding Banking Vocabulary* worksheet (1 per student)
- pencils (1 per student)

Lesson Plan:

Write the following words on the whiteboard before the lesson:

- | | |
|---------------------|--------------------------|
| ○ bank account | ○ banking transaction |
| ○ savings account | ○ banking fee |
| ○ chequing account | ○ debit card |
| ○ withdrawal | ○ direct deposit |
| ○ simple interest | ○ monthly bank statement |
| ○ compound interest | ○ transfer |
| ○ monthly fee | |

1. Read the words on the whiteboard aloud and ask students if they have ever heard of any of these terms before
2. Explain to students all the terms relate to banking. Ask students if any of them have accounts at a financial institution. Allow students to share their responses aloud
3. Go through each term and ask students what they know about it. Write correct responses on the whiteboard
4. Share the following definitions with students:

bank account	a product offered by a financial institution where customers can put money in and take money out and the financial institution keeps a record of this information
savings account	money held by an individual, in an account, at a financial institution intended for future use
chequing account	money held by an individual, in an account, at a financial institution intended for regular use
withdrawal	taking money out of a bank account
simple interest	a percentage of money paid on the principal amount in a bank account
compound interest	a percentage of money paid on both the principal amount and any simple interest earned
monthly fee	money charged each month for the convenience of having a bank account. Most online financial institutions and youth accounts do not have this charge
banking transaction	any activity performed on a bank account by the account holder or at their request
banking fee	money charged for completing a banking transaction
debit card	a plastic card linked to a bank account. Can be used to deposit and withdraw money from a bank account and make purchases at stores
direct deposit	putting money into a bank account as a form of payment (e.g. a paycheque is put directly into an employee's bank account)
monthly bank statement	a written record of the activity for a bank account over a monthly period
transfer	moving money from one place to another. This may occur electronically or physically (e.g. moving money from a savings account to a chequing account)

5. Distribute the *Understanding Banking Vocabulary* worksheet to students
6. Review the answers with students after they have completed the worksheet

Understanding Banking Vocabulary

Instructions: match each term to its definition

- | | | |
|------------------------|--------------------|---------------------------|
| a) banking transaction | b) savings account | c) chequing account |
| d) banking fee | e) simple interest | f) monthly fee |
| g) withdrawal | h) transfer | i) compound interest |
| j) debit card | k) direct deposit | l) monthly bank statement |
| m) bank account | | |

1. _____ a written record of the activity for a bank account over a monthly period
2. _____ a product offered by a financial institution where customers can put money in and take money out and the financial institution keeps a record of this information
3. _____ an employer putting money earned into a bank account
4. _____ taking money out of a bank account
5. _____ money charged each month for the convenience of having a bank account. Most online financial institutions and youth accounts do not have this charge
6. _____ money charged for completing a banking transaction
7. _____ a plastic card linked to a bank account. Can be used to deposit and withdraw money from a bank account and make purchases at stores
8. _____ money held by an individual, in an account, at a financial institution intended for regular use
9. _____ money held by an individual, in an account, at a financial institution intended for future use
10. _____ a percentage of money paid on the principal amount in a bank account
11. _____ any activity performed on a bank account by the account holder or at their request
12. _____ a percentage of money paid on both the principal amount and any simple interest earned
13. _____ moving money from one account to another. This may occur electronically or physically (e.g. moving money from a saving account to a chequing account)

Understanding Banking Vocabulary: Answer Key

Instructions: match each term to its definition

- | | | |
|------------------------|--------------------|---------------------------|
| a) banking transaction | b) savings account | c) chequing account |
| d) banking fee | e) simple interest | f) monthly fee |
| g) withdrawal | h) transfer | i) compound interest |
| j) debit card | k) direct deposit | l) monthly bank statement |
| m) bank account | | |

1. l a written record of the activity for a bank account over a monthly period
2. m a product offered by a financial institution where customers can put money in and take money out and the financial institution keeps a record of this information
3. k an employer putting money earned into a bank account
4. g taking money out of a bank account
5. f money charged each month for the convenience of having a bank account. Most online financial institutions and youth accounts do not have this charge
6. d money charged for completing a banking transaction
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resources & REFERENCES

activities

Money Mentors

Bank of Canada Museum

Make It Count Online

Media Smarts

Next Gen Personal Finance

images and additional design elements

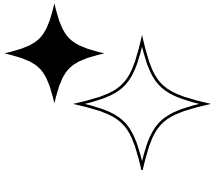
Canva

Noun Project

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for more resources visit

arpdc.ab.ca



For more information or help with teaching this subject area,
please contact your local consortia office.

To view the complete curriculum (outcomes and KUSPs) visit new.learnalberta.ca