

NAME: \_\_\_\_\_



\* CHOOSE ONLY  
ONE FROM  
THESE THREE

## Activity #1

### Trimming the Fat

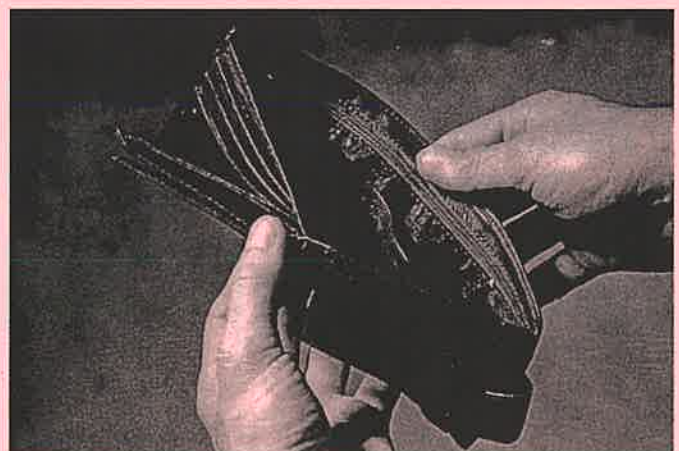
There may be a time when you need to go on a money diet. If your debt is creeping higher and higher, it may be time to look at your budget. Many people aren't aware of common places they are overspending. How often do you order takeout? Do you have a fancy coffee every morning? Costs add up!

You will create a poster highlighting ways to curb excess spending. Think of your target audience. Do you want to help students out? Perhaps you want to reach out to homeowners. Your poster will illustrate common money mistakes that are made. It should be visually appealing and informative.

Your poster should be:

- Targeted toward a specific audience. Homeowners might want to know hidden costs of a drafty home. Students might want to know how much a weekly night out might cost.
- Easy to read. Use clear graphics and limited text.
- Eye catching with visuals. Use pictures to get your message across. You can use black and white for effect or lots of colour.
- Accurately spelled and grammatically correct.

Your posters should highlight ways people can have better spending habits. You may be inspired to make change yourself!





## Credit Card Commercial

Credit card companies need people to borrow their money. There are many companies available today, all competing for your debt. Companies make their profits based on people spending. In order to convince you to spend money on their cards, they have made many memorable commercials.

A quick online search will show you all the famous credit card commercials. Companies like VISA and Mastercard all have slogans and logos that are recognized worldwide. This helps to make them easily remembered by shoppers. Even a quick glimpse of their logo in a shop window might get you to spend some more.

In a small group, you will create a credit card commercial. It can be for an existing company or one you create. Remember, the goal is to encourage customers to spend. You don't want to remind them of having bad debt! You want to get their money! Be sure to think of a catchy slogan. Have an eye-catching logo in order to hook your buyer. Many companies offer rewards to their customers. Will your card give cash back? Maybe you will offer loyalty points. Whatever the incentive, you want to have an attractive offer.

You will record your commercial and share it with a larger group. At the end of the presentations, the group will vote on which company they are most likely to sign up with. Lights, camera, action!





# Hot Wheels

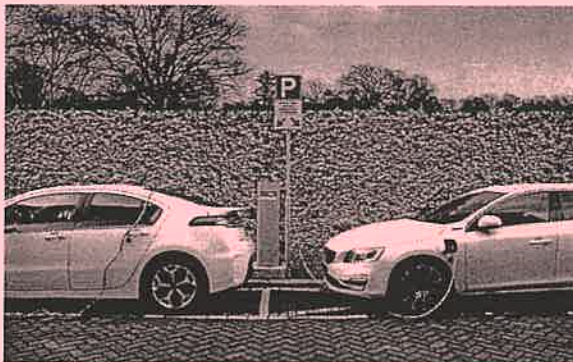
Are you in the market for a new ride? Perhaps that new car you're eyeing is an electric model. Even if you have no intention of buying a car, think of one you might like to drive. You may like the look of it, but do you know what it would cost?

Choose a car to research. Many websites write consumer reports. These tell buyers what is exceptional about the car and what needs to be changed. For example, some cars rank high in safety but low in agility. What features in your car do you need for your lifestyle? Are you looking for something for all your friends to ride in? Or do you want something eco-friendly?

You will write your own consumer report on a car. It should be a one page, easy-to-read, info sheet. Be sure to include a photo of the car you wish to buy. Be as specific as possible. Your report should include:

- Name of the car.
- Different makes and models.
- Safety features.
- Interior options.
- Fuel economy.
- Price.
- Possible add-ons.

Is your car a great buy? Sometimes reviews can be negative. Simply gather the facts and put them together. Only you can decide if you and your ride will drive off into the sunset!





# Assessment Rubric

## ⇒ Financial Literacy Skills

Student's Name: \_\_\_\_\_ Assignment: SUMMATIVE Level: CLE 10  
APPLICATION

	Level 1	Level 2	Level 3	Level 4
Understanding Concepts	Demonstrates a limited understanding of the concepts. Requires teacher intervention.	Demonstrates a basic understanding of the concepts. Requires some intervention.	Demonstrates a good understanding of the concepts. Requires no intervention.	Demonstrates an excellent understanding of the concepts. Requires no intervention.
Responses to the text	Expresses responses to the text with limited effectiveness; inconsistently supported by proof from the text.	Expresses responses to the text with some effectiveness; supported by some proof from the text.	Expresses satisfactory responses to the text with some effectiveness; supported by satisfactory proof from the text.	Expresses thorough responses to the text with some effectiveness; thoroughly supported by proof from the text.
Analysis of Concepts	Interprets various concepts from the text with limited, unrelated details and incorrect analysis.	Interprets various concepts from the text with some details but also some incorrect analysis.	Interprets various concepts from the text with satisfactory details and good analysis.	Interprets various concepts from the text with excellent details and thorough analysis.
Application of Concepts	Demonstrates a limited ability to apply various concepts from the text to activities, discussions, and situations.	Demonstrates a basic ability to apply various concepts from the text to activities, discussions, and situations.	Demonstrates a satisfactory ability to apply various concepts from the text to activities, discussions, and situations.	Demonstrates a strong ability to apply various concepts from the text to activities, discussions, and situations.

STRENGTHS:

WEAKNESSES:

NEXT STEPS: