

**Bachelor of Education (Elementary)  
EDTL 3200 Unit Plan Template**

**Unit Title:** Money in Our Community:  
Understanding Value, Choice  
and Exchange      **Number of  
Lessons:** 9      **Days:** 9  
**Your Name(s):** Cheyenne, Denae, Lily      **Subject:** Math      **Grade** : 1

**Rationale**

This unit focuses on helping students understand money as a tool for value and exchange, rather than only something to count. Students explore how money is used to make choices, meet needs, and participate in a community. The unit builds on prior learning about coin values and counting, and shifts toward meaningful, real-life applications of money. This unit emphasizes learning through experience and discussion and understanding that value is contextual, not fixed.

**Overview**

This mathematics unit focuses on developing students' understanding of money as value and exchange. The unit builds on prior learning about coin identification and counting and shifts toward applying that knowledge in meaningful contexts. Across nine lessons, students explore how money is used to make choices, distinguish between needs and wants, and participate in simple buying and exchange situations. Learning experiences are hands-on and discussion-based, allowing students to practice decision-making, explain their thinking, and engage in role-play to demonstrate understanding. The unit progresses from activating prior knowledge to applying learning in a culminating performance task that assesses students' understanding of money as a tool for exchange.

**CORE COMPETENCIES**

Communication	Thinking	Personal & Social
Communicating <ul style="list-style-type: none"> <li>Connecting and engaging with others - This unit is built on talking, listening, and learning together.</li> </ul>	Critical and Reflective thinking <ul style="list-style-type: none"> <li>Questioning and investigating - Students will investigate through play, discussion, and experience</li> </ul>	Personal awareness and responsibility <ul style="list-style-type: none"> <li>Self-advocating - Students will have many opportunities to speak up and explain their reasoning.</li> </ul>

<p>Collaborating</p> <ul style="list-style-type: none"> <li>Working collectively - Students will work with others respectfully to complete tasks.</li> <li>Students communicate mathematical thinking across all lessons through discussion, role-play, and explanation. In Lessons 1–4, students describe coins and value using mathematical vocabulary. In Lessons 5–9, students explain buying decisions and exchange reasoning during market simulations.</li> </ul>	<ul style="list-style-type: none"> <li>Reflecting and assessing - Students will have many opportunities to reflect and explain their thinking</li> <li>Students engage in critical and reflective thinking by comparing value, making choices, and solving money-based problems. Lessons 3–6 emphasize reasoning about fairness, cost, and decision making. Students investigate value through hands-on exploration and reflect on their strategies during class discussions.</li> </ul>	<p>Positive personal and cultural identity</p> <ul style="list-style-type: none"> <li>Recognizing personal values and choices - Students make decisions and learn that choices reflect what matters to them.</li> <li>Students develop responsibility and collaboration through shared market experiences. In Lessons 5–9, students take turns in roles, respect others' choices, and work cooperatively. Students practice self-advocacy by explaining personal choices and recognizing that different people value different things.</li> </ul>
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### BIG IDEAS

Subject Name: Mathematics (grade 1) - Money as value, choice, and exchange

Money represents value and allows people to exchange goods and services.  
 Choices about spending reflect needs, wants, and priorities.

### LEARNING STANDARDS

Curricular Competencies	Content
<p><b>CC5-</b> Model mathematics in contextualized experiences  <b>CC6-</b> Develop, demonstrate, and apply mathematical understanding through play, inquiry, and problem solving  <b>CC10-</b> Communicate mathematical thinking in many ways  <b>CC12-</b> Explain and justify mathematical ideas and decisions</p>	<p><b>C11-</b> Financial Literacy - values of coins, and monetary exchanges</p>

### Prerequisite Concepts and Skills

Students should already have familiarity with the following:

- Canadian coins (names)
- Basic coin values
- Count simple amounts to 20
- Basic understanding that money is used to purchase things
- Recognize numbers 1–20
- Basic turn-taking and group participation skills
- Ability to follow simple multi-step directions

### Teacher Preparation Required

Lesson 1	<p>Pictures of local items used in trade (salmon, cedar roots, berries, moccasins, drums)</p> <p>Slideshow coin review</p> <p>Prepare bags of coins for students (ensure there is at least one of each coin in the bag)</p> <p>Prepare anecdotal notes and checklist sheet for every student in the class</p>
Lesson 2	<p>Slideshow coin review (as needed)</p> <p>Insert Needs vs Wants “hook” slide to the slideshow</p> <p>Bags of coins (ensure there is at least one of each coin in the bag)</p> <p>Needs vs Wants (Indigenous) Picture cards sets</p> <p>Anecdotal notes and checklist sheet for every student in the class</p> <p>Needs vs Wants exit ticket worksheet</p>
Lesson 3	<p>Prepare mystery value bags with objects</p> <p>Picture cards for item comparison</p> <p>Toy coins for value matching</p> <p>Comparison mats (more/less)</p> <p>Assessment checklist</p>
Lesson 4	<p>Prepare some toy coins or money, such as paper money and coins (penny, nickel, dime, quarter, loonie, and toonie).</p> <p>Prepare a slideshow with sufficient props and corresponding price tags. Used for making guesses about the prices of items. (Physical objects or cards with price tags can be used as alternatives.)</p> <p>Work Sheet: Used as painting materials + Write the price (for activity, guess the price).</p> <p>Pencils, markers</p> <p>Exit ticket: Write the name and price you know, or your guess, of an item commonly found in your daily life.</p>
Lesson 5	<p>Set up a mini goods market. For example, a stationery shop, a produce market, or a bookstore.</p>

	Items required for the theme market Toy money
Lesson 6	This lesson serves as an extension and difficulty upgrade for the fifth class. Materials: Set up a mini goods market. Toy money. The necessary goods and price tags for the mini market.
Lesson 7	New needs vs. wants picture slides Anecdotal notes and checklist sheet for every student in the class Independent needs vs wants worksheet
Lesson 8	Item cards with prices. Mini Trading Market. The exchanged items, such as pencils, stickers, etc., fit the exchange scenario. Reward Card.
Lesson 9	Full classroom market setup Student role badges (buyer/seller/helper) Toy money envelopes Assessment checklist Reflection circle seating arrangement

### **Cross-Curricular Connections**

ELA - oral storytelling and explanations; vocabulary  
Social studies - community roles; sharing and responsibility  
Health - needs vs wants and making healthy choices

### **Indigenous Connections/ First Peoples Principles of Learning (FPPoL)**

<https://firstpeoplesprinciplesoflearning.wordpress.com/professional-development-activity/>

“Learning is holistic, reflexive, reflective, experiential, and relational.”

This unit reflects the FPPoL by emphasizing learning as experiential, relational, and reflective. Students build understanding through hands-on activities, discussion, and role-play that connect learning to real-life contexts. The unit encourages students to reflect on their choices and recognize the consequences of their actions, particularly when making decisions about needs, wants, and the use of money. Learning is supported as a process that takes time, allowing students to revisit ideas and deepen understanding through shared experiences within a learning community.

### **Universal Design for Learning (UDL)**

- **Multiple Means of Representation:**

Concepts are introduced through visuals, real objects, coins, role-play, and oral discussion. Students see, touch, and manipulate materials to build understanding.

- **Multiple Means of Engagement:**

Students engage through play-based learning, movement activities, market simulations, group work, and real-life scenarios connected to their experiences.

- **Multiple Means of Action & Expression:**

Students demonstrate understanding through talking, drawing, acting out exchanges, using coins, and participating in role-play instead of relying only on written work.

### **Differentiated Instruction (DI)**

#### **Student A**

- Excels in multiple choice and single answer assessments, uses time wisely, collaborates well with peers
- Dislikes long answer questions and ELA writing, disengages after 10-15min instructional periods, ESL

#### **Student AA**

- Works well with others, asks helpful questions, is kind towards peers
- Off task easily, hard time regulating emotions, bored and unengaged

#### **Student B**

- Great memory, can talk about anything, exceptional tech skills
- Difficulty listening for long periods of time, hard time with unstructured/free time, difficulty socializing

Worksheets with guided prompts

Option to give oral response

- Student A - Choice of drawing, written, or oral responses

Pre-made groups (based on good learning partners)

- Student B - Make sure they are always placed in partnership/group setting with someone they are comfortable with

## Overview of Lessons:

### Lesson 1

Lesson Name & Time (Minutes Allotted):	What is money used for? (Re-activate knowledge and assess where students are at) - <b>45 mins</b>
Learning Standards: Curricular Competencies	<b>CC10</b> - Communicate mathematical thinking in many ways <b>CC12</b> - Explain and justify mathematical ideas and decisions <b>CC13</b> - Represent mathematical ideas in concrete forms
Learning Standards: Content	<b>C11</b> - Financial literacy - values of coins, and monetary exchanges
Instructional Objectives (SWBAT...):	SWBAT: <ul style="list-style-type: none"><li>• Identify names and values of Canadian coins using concrete materials and oral explanations</li><li>• Sort coins by shared attributes</li><li>• Communicate their understanding of coins using appropriate mathematical language</li></ul>
Assessment:	Observation: <ul style="list-style-type: none"><li>• Can they name the coin?</li><li>• Can they state the value?</li><li>• Do they confuse coins?</li></ul> Do they use math vocabulary? <ul style="list-style-type: none"><li>• Use a checklist and anecdotal notes</li></ul> Hands-on coin sort <ul style="list-style-type: none"><li>• Note strategies used</li></ul> Quick 1:1 prompts <ul style="list-style-type: none"><li>• Students give oral explanations.</li></ul>
Teaching Strategies:	Teacher will:

	<ul style="list-style-type: none"> <li>● Model proper mathematical vocabulary</li> <li>● Ask guided questions (eg: “What do you notice about this coin?”)</li> <li>● Observe and circulate to all students</li> <li>● Invite students to share and explain their thinking</li> </ul>
Materials:	<ul style="list-style-type: none"> <li>● Powerpoint - Canadian coin review</li> <li>● Coin worksheet (as needed basis)</li> <li>● Sets of Canadian coins (pre-sorted)</li> <li>● Teacher assessment tools (checklist and anecdotal notes)</li> </ul>
<b>LESSON ACTIVITIES</b>	
Introduction/Hook:	<p><b>15 mins</b> - Community Discussion</p> <p>“Long ago, before money was made, how did people get what they needed?”</p> <ul style="list-style-type: none"> <li>● Introduce the idea of barter and trade in Secwépemc history</li> <li>● (trading salmon, berries, tools, baskets, hides)</li> </ul> <p>Show pictures of local items</p> <ul style="list-style-type: none"> <li>● “Could these be used like money long ago?”</li> </ul> <p>Distribute a bag of coins to each student.</p> <ul style="list-style-type: none"> <li>● “What do you notice about the coins?”</li> <li>● “What coins do you recognize?”</li> <li>● “What are their names?”</li> <li>● “What is the value of each coin?”</li> <li>● “Which coin has the caribou on it?” “beaver?” - symbolizes Canada’s wildlife</li> </ul> <p>Introduce learning intention for the unit</p> <ul style="list-style-type: none"> <li>● “Over the next nine lessons, we are learning how value and exchange work in our community. We’re going to learn about needs vs wants, cost and value of items, and we’re going to do some role-playing where we get to practice in some buy-and-sell situations.”</li> <li>● “You will learn how to make good choices with money and understand fair exchange.”</li> </ul>

	<p>Go through slideshow review</p> <ul style="list-style-type: none"> <li>• Students answer names and values of coins out loud as they appear on screen</li> </ul>
Body:	<p><b>20 mins-</b> Coin Sort</p> <ul style="list-style-type: none"> <li>• Teacher will separate students into groups of 3</li> <li>• In their groups, students will sort the coins <ul style="list-style-type: none"> <li>○ Worksheet (with prompts) available if needed</li> </ul> </li> <li>• Teacher will circulate, observe, and ask open-ended questions</li> </ul>
Closure:	<p><b>10mins-</b> Wrap-up and clean up</p> <p>Before instructing students to clean-up:</p> <ul style="list-style-type: none"> <li>• Instruct students to pick any coin <ul style="list-style-type: none"> <li>○ Keep that coin out of the bag</li> <li>○ When ready, students will return their bag of coins to the teacher</li> <li>○ Students will explain to the teacher why they picked that coin, what is the name of the coin, what is the value</li> </ul> </li> <li>• GIVE EXAMPLE <ul style="list-style-type: none"> <li>○ “This is a nickel and it is worth 5 cents. I picked this coin because it has a beaver on it and I think beavers are cool.”</li> </ul> </li> </ul>

## Lesson 2

Lesson Name & Time (Minutes Allotted):	Learning about Needs vs. Wants ( <b>45mins</b> )
Learning Standards: Curricular Competencies	<p><b>CC5-</b> Model mathematics in contextualized experiences</p> <p><b>CC6-</b> Develop, demonstrate, and apply mathematical understanding through play, inquiry, and problem solving</p> <p><b>CC10-</b> Communicate mathematical thinking in many ways</p> <p><b>CC12-</b> Explain and justify mathematical ideas and decisions</p>
Learning Standards: Content	<b>CC11-</b> Financial literacy - values of coins, and monetary exchanges
Instructional Objectives (SWBAT...):	<p>SWBAT:</p> <ul style="list-style-type: none"> <li>• Distinguish between needs and wants by sorting items and explaining their choices</li> </ul>

	<ul style="list-style-type: none"> <li>• Communicate their thinking using mathematical and everyday vocabulary</li> <li>• Make choices using money and explain their reasoning</li> </ul>
Assessment:	<ul style="list-style-type: none"> <li>• Observation</li> <li>• Anecdotal notes and/or checklist</li> <li>• Oral responses</li> <li>• Students are able to explain their reasonings</li> <li>• Exit ticket - Identify one need and one want</li> </ul>
Teaching Strategies:	<p>The teacher will:</p> <ul style="list-style-type: none"> <li>• Circulate and observe</li> <li>• Use open-ended questions and guided questioning</li> <li>• Model thinking aloud</li> <li>• Provide supports or prompts as needed</li> </ul>
Materials:	<ul style="list-style-type: none"> <li>• Powerpoint - Canadian coin review</li> <li>• Indigenized Needs &amp; Wants picture cards</li> <li>• Needs vs Wants worksheet</li> <li>• Teacher assessment tools (checklist/anecdotal notes)</li> </ul>
<b>LESSON ACTIVITIES</b>	
Introduction/Hook:	<p><b>5 mins</b> - Circle discussion:</p> <p>“Does anyone remember what kinds of items were used in trade, before money was made?”</p> <p>“Can someone tell me what money is used for today?”</p> <p>“Have any of you ever received money, for a present or for doing chores for example?”</p> <p>“What did you do with this money? Did you buy something with it? Or did you put it aside and save it?”</p> <ul style="list-style-type: none"> <li>• (This is where you can talk about the benefits of saving money)</li> </ul> <p>“What did you buy?”</p>
Body:	<p><b>10 mins</b> - Explore and Talk (using money)</p> <p>Quick oral review of coin names and values using slideshow IF NECESSARY</p> <p>Give students sets of coins and display 2 pictures on the board.</p> <p>“You only have enough money to purchase one item.”</p> <ul style="list-style-type: none"> <li>• Pay attention to:</li> </ul>

	<ul style="list-style-type: none"> <li>○ Do students try to count?</li> <li>○ Do they choose randomly?</li> <li>○ Do they talk about wanting vs needing?</li> <li>● Prompt questions: <ul style="list-style-type: none"> <li>○ “Why did you choose that?”</li> <li>○ “What would happen if you wanted more than one?”</li> </ul> </li> </ul> <p><b>5 mins-</b> <u>Talk about how Indigenous communities focused on meeting needs first</u></p> <ul style="list-style-type: none"> <li>● Food, shelter, clothing, safety, caring for one another</li> </ul> <p><b>15 mins-</b> <u>Needs vs Wants sort</u></p> <ul style="list-style-type: none"> <li>● Separate students into small groups of 4-5</li> <li>● Students will sort picture cards into needs and wants in their groups (<b>5 mins</b>)</li> <li>● Do it together as a class (<b>10 mins</b>) <ul style="list-style-type: none"> <li>○ Talk about differences</li> <li>○ “Sometimes we can’t buy everything. We need to make a choice.”</li> </ul> </li> </ul> <p><i>~DISTRIBUTE EXIT TICKET WORKSHEETS IN THIS TIME~</i></p>
Closure:	<p><b>10 mins-</b> Exit ticket</p> <ul style="list-style-type: none"> <li>● Using the “Needs vs. Wants” worksheet</li> <li>● Students will write or draw one need and one want</li> <li>● Teacher will circulate, observe, and ask students to explain their reasoning</li> </ul>

### Lesson 3

Lesson Name & Time (Minutes Allotted):	Prices and Value - Understanding that items cost different amounts
Learning Standards: Curricular Competencies	CC1 – Use reasoning to explore and make connections CC5 – Model mathematics in contextualized experiences CC10 – Communicate mathematical thinking in many ways CC12 – Explain and justify mathematical ideas and decision
Learning Standards: Content	C1 – number concepts to 20 C11 – financial literacy — values of coins and monetary exchange

Instructional Objectives (SWBAT...):	<p>Recognize that items can have different values          Compare items and explain which costs more or less          Use money to represent value in simple situations          Explain their reasoning orally</p>
Assessment:	<p>Observation checklist          Anecdotal notes during discussion          Students explain which item costs more/less and why          Mini exit ticket matching worksheet</p>
Teaching Strategies:	<p>Hands-on comparison          Guided questioning          Think-pair-share          Visual supports          Teacher modeling</p>
Materials:	<p>Picture cards of everyday items          Toy coins          Comparison mats (more/less)          Teacher checklist</p>
<b>LESSON ACTIVITIES</b>	
Introduction/Hook: 5-7mins	<p>Mystery Value Bags:          Have 2 paper bags with objects inside (e.g., rock, pencil, toy, apple).          Students cannot see inside.          Shake one bag:          “Do you think this bag holds something worth more or less than this bag?”          Students vote with thumbs:          Reveal items and ask:          “Why might this cost more?”</p>

	<p>Let 2–3 students hold the items and feel the difference.</p> <p>Transition:  “Today we are learning that different things have different values.”</p>
<p>Body: 25 mins</p>	<p>Body: (25 mins)  Item Comparison Activity  Students work in pairs  Each pair receives 3–4 item cards  Students decide:</p> <ul style="list-style-type: none"> <li>● Which costs more?</li> <li>● Which costs less?</li> </ul> <p>Students place toy coins beside items to show value.</p> <p>Teacher circulates asking:  “Why did you choose that?”  “What makes this worth more?”</p>
<p>Closure: 10-12 mins</p>	<p>Value Line-Up:</p> <p>Place 3–4 classroom objects on the carpet.</p> <p>Students physically stand in a line from:  cheapest → most expensive</p> <p>Ask volunteers:  “Why did you stand there?”</p>

	Short recap: “Value means how much something is worth.”
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#### Lesson 4

Lesson Name & Time (Minutes Allotted):	Prices and Value (continued), for a 45-minute class.
Learning Standards: Curricular Competencies	CC1: Use reasoning to explore and make connections CC2: Estimate reasonably CC6: Develop, demonstrate, and apply mathematical understanding through play, inquiry, and problem solving CC8: Develop and use multiple strategies to engage in problem solving CC10: Communicate mathematical thinking in many ways CC13: Represent mathematical ideas in concrete, pictorial, and symbolic forms
Learning Standards: Content	C1: number concepts to 20 C11: financial literacy—values of coins, and monetary exchanges
Instructional Objectives (SWBAT...):	SWBAT: <ul style="list-style-type: none"> <li>● Understanding money</li> <li>● Master the basic currency units</li> <li>● Having a basic understanding of the value of daily necessities</li> </ul>
Assessment:	<ul style="list-style-type: none"> <li>● Observation</li> <li>● The students' enthusiasm for participation in class</li> <li>● Group work</li> <li>● Exit ticket: Choose a commonly used item in daily life and write down the corresponding amount that reflects the value of that item.</li> </ul>
Teaching Strategies:	<ul style="list-style-type: none"> <li>● Hands-on learning</li> <li>● Think-pair-share</li> <li>● Guided questioning</li> <li>● Visual supports (real objects, pictures)</li> <li>● Play-based learning</li> </ul>
Materials:	<ul style="list-style-type: none"> <li>● Toy coins</li> <li>● Price cards</li> <li>● Small baskets (It includes common items or snacks found in daily life.)</li> </ul>

	<ul style="list-style-type: none"> <li>● Whiteboard and marker</li> <li>● Exit ticket worksheet</li> </ul>
<b>LESSON ACTIVITIES</b>	
Introduction/Hook:	<p><b>10 mins</b>—The teacher shows a bag with an item inside (e.g., a chocolate bar).</p> <ul style="list-style-type: none"> <li>● Ask the question, “How much do you think this costs?”</li> <li>● Students guess: Show fingers (1–20), or say a number</li> <li>● Announce the price</li> </ul> <p>Transition word: - “Today we will guess how much things are worth. This is called value.”</p>
Body:	<p><b>Guess the Price (10 mins)</b></p> <ul style="list-style-type: none"> <li>● Students work in small groups. Each group gets 3–4 items.</li> <li>● Look at the item, and guess the price (1–20)</li> <li>● Group discussion, express opinions: Why do you think this item is worth this price, or why don't you think it is worth this price?</li> <li>● Using the sentence pattern framework: "I think this costs...because..."</li> <li>● For the final step, show value using toy money or number cards.</li> </ul> <p><b>Value Stations (10 mins)</b></p> <ul style="list-style-type: none"> <li>● Match toy coins to number</li> <li>● Match the given toy money with the corresponding items (choose the value of the items that you think is correct)</li> </ul> <p><b>Fair or No Fair (10 mins)</b></p> <ul style="list-style-type: none"> <li>● The teacher shows the item (e.g., pencil, milk, cheese bar)</li> <li>● Give two different price: Milk = \$3 or Milk = \$10</li> <li>● Ask the question: Which is fair? Why?</li> <li>● Students discuss and share opinions.</li> </ul>
Closure:	<p><b>5 mins- Exit ticket</b></p> <ul style="list-style-type: none"> <li>● “Draw or write a common item (e.g., apple, pencil, toy). Write down how much you think it is worth.”</li> </ul>

## Lesson 5

Lesson Name & Time (Minutes Allotted):	Buying and Selling - Using money for exchange
Learning Standards: Curricular Competencies	CC5 – Model mathematics in contextualized experiences CC6 – Apply understanding through play and problem solving CC10 – Communicate mathematical thinking CC12 – Explain decisions
Learning Standards: Content	C1 – number concepts to 20 C11 – financial literacy — monetary exchanges
Instructional Objectives (SWBAT...):	Use money to purchase an item Count coins to match a price Explain their buying choice Participate in exchange respectfully
Assessment:	Observation during market play Checklist: counting accuracy, exchange understanding Oral explanations Teacher anecdotal notes
Teaching Strategies:	Role-play Hands-on market simulation Teacher modeling Guided practice
Materials:	Mini classroom market Price tags (1–10 range) Toy money Baskets or trays
<b>LESSON ACTIVITIES</b>	
Introduction/Hook: 10 mins	The Educator Buys Something Wrong:  The educator models going to the class market and: <ul style="list-style-type: none"> <li>• gives too much money</li> </ul>

	<ul style="list-style-type: none"> <li>● gives too little money</li> <li>● forgets to count</li> </ul> <p>The educator will encourage the students to shout: “STOP!” when something is wrong.</p> <p>The educator will ask: “What should I do instead?”</p> <p>The educator will encourage a student to come fix it.</p> <p>Transition: “Today you are the shoppers and sellers.”</p>
Body: 25 mins	<p>Guided Market Rotation Students rotate through buyer/seller roles Teacher supports counting and exchange</p> <p>Prompts: “How much does it cost?” “Do you have enough money?” “What did you buy and why?”</p> <p>Pause halfway: Quick class reflection on strategies.</p>
Closure: 10 mins	<p><b>Show Me Your Purchase:</b></p> <p>The educator will encourage the students to sit in a circle with one item they bought.</p>

	<p>One at a time, the students will take turns answering the following prompt:</p> <p>“This costs __. I paid with __.”</p> <p>The students will physically show coins to represent the visual coin value of their item.</p> <p>Class gives a quiet clap after each share.</p> <p>Educator recap: “Today we learned to trade money for something of value.”</p>
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## Lesson 6

Lesson Name & Time (Minutes Allotted):	Buying and Selling—"Would you rather?"
Learning Standards: Curricular Competencies	<p>CC5: Model mathematics in contextualized experiences</p> <p>CC6: Develop, demonstrate, and apply mathematical understanding through play, inquiry, and problem solving</p> <p>CC8: Develop and use multiple strategies to engage in problem solving</p> <p>CC10: Communicate mathematical thinking in many ways</p>
Learning Standards: Content	<p>C1: number concepts to 20</p> <p>C3: addition and subtraction to 20 (understanding of operation and process)</p> <p>C11: financial literacy—values of coins, and monetary exchanges</p>
Instructional Objectives (SWBAT...):	<p>SWBAT:</p> <ul style="list-style-type: none"> <li>● Money, as a medium of exchange, can be used to purchase goods.</li> <li>● How to manage money.</li> <li>● Addition and subtraction within 20.</li> <li>● Compare different purchasing options (1 item vs. 2 items)</li> <li>● Explain one's own thoughts.</li> </ul>
Assessment:	<ul style="list-style-type: none"> <li>● Classroom activities</li> </ul>

	<ul style="list-style-type: none"> <li>● Classroom presentations and sharing</li> </ul>
Teaching Strategies:	<ul style="list-style-type: none"> <li>● Learning through games</li> <li>● Role-playing (mini market)</li> <li>● Think-Pair-Share</li> <li>● Hands-on teaching aids</li> <li>● Guided questioning</li> <li>● Visual aids (price tags, pictures), Teacher demonstration</li> </ul>
Materials:	<ul style="list-style-type: none"> <li>● Items that can be used in the mini market. (For example, milk, cheese sticks, chocolate bars, pencils, markers, etc.)</li> <li>● Price tag</li> <li>● Toy money</li> <li>● Exit Ticket</li> </ul>
<b>LESSON ACTIVITIES</b>	
Introduction/Hook:	<p><b>10 mins</b>—Would You Rather?</p> <ul style="list-style-type: none"> <li>● The teacher shows two choices on the board and asks the question, “If you have \$5, would you rather buy 1 toy for \$5 or 2 pencils for \$2 each?”</li> <li>● Students freely answer the questions and explain their choices.</li> </ul>
Body:	<p><b>25 mins</b>—Mini Market Simulation</p> <ul style="list-style-type: none"> <li>● The teacher explained the rules of the mini market to the students. Each student had 10 Canadian dollars and could freely choose the items they wanted in the market. The condition was that the total cost of the selected items should not exceed 10 Canadian dollars.</li> <li>● The teacher walked around and asked questions: <ul style="list-style-type: none"> <li>- “What did you buy?”</li> <li>- “How much did it cost?”</li> <li>- “How many items did you choose?”</li> </ul> </li> <li>● Students can use the sentence frame to help answer (if needed): “I would rather buy _____ because _____.”</li> </ul>
Closure:	<p><b>10 mins</b>—Exit Ticket</p> <ul style="list-style-type: none"> <li>● Class discussion question: “What did you learn in this class?” Write the answers to the questions on a piece of paper and use it as your exit ticket for this class.</li> </ul>

## Lesson 7

Lesson Name & Time (Minutes Allotted):	Needs vs. Wants AND making choices ( <b>35 mins</b> )
Learning Standards: Curricular Competencies	<b>CC5-</b> Model mathematics in contextualized experiences <b>CC6-</b> Develop, demonstrate, and apply mathematical understanding through play, inquiry, and problem solving <b>CC10-</b> Communicate mathematical thinking in many ways <b>CC12-</b> Explain and justify mathematical ideas and decisions
Learning Standards: Content	<b>CC11-</b> Financial literacy - values of coins, and monetary exchanges
Instructional Objectives (SWBAT...):	SWBAT: <ul style="list-style-type: none"> <li>● Identify needs and wants independently</li> <li>● Make a personal choice and explain their reasoning</li> <li>● Make a choice that benefits the community and explain their reasoning</li> </ul>
Assessment:	<ul style="list-style-type: none"> <li>● Observation</li> <li>● Anecdotal notes and/or checklist</li> <li>● Student can explain their reasonings</li> <li>● Individual worksheet</li> </ul>
Teaching Strategies:	The teacher will: <ul style="list-style-type: none"> <li>● Use guided questioning</li> <li>● Provide hands-on exploration</li> <li>● Allow small-group discussion</li> <li>● Model think-aloud strategies</li> <li>● Provide option for oral reflection</li> </ul>
Materials:	<ul style="list-style-type: none"> <li>● Worksheet</li> <li>● Pencils</li> <li>● 3-4 Pictures of Needs and Wants</li> </ul>
<b>LESSON ACTIVITIES</b>	
Introduction/Hook:	<b>5 mins</b> - Remembering Needs vs Wants Circle talk <ul style="list-style-type: none"> <li>● “What is a need?”</li> <li>● “What is a want?”</li> <li>● “Can we always buy everything we want?”</li> </ul>

	<p>“Sometimes we have to make choices.”  “Sometimes we choose what is best for the community or our family, not just ourselves.”</p>
<p>Body:</p>	<p><b>‘25’ mins</b></p> <p>(10 mins) Scenario (full class discussion)</p> <p>The teacher displays needs vs wants and choice picture slides</p> <ul style="list-style-type: none"> <li>● Ask students to show thumbs up when ready</li> <li>● Pick students to share what they chose and why</li> </ul> <p>You only have enough money to buy one. Which would you choose and why?</p> <ul style="list-style-type: none"> <li>● Bread vs. candy</li> </ul> <p>Which one is a need and which is a want?</p> <ul style="list-style-type: none"> <li>● Warm winter coat vs. new toy</li> </ul> <p>Which choice helps your body more?</p> <ul style="list-style-type: none"> <li>● Bag of berries vs. bag of chips</li> </ul> <p>Which choice helps the community?</p> <ul style="list-style-type: none"> <li>● Helping a friend pick berries (no money) vs. buying a treat for yourself</li> </ul> <p>If you don’t have money for both, what should you choose?</p> <ul style="list-style-type: none"> <li>● School supplies vs. extra stickers</li> </ul> <p>(15 mins) Independent worksheet</p> <ul style="list-style-type: none"> <li>● Instruct students to draw or write one need and one want (use examples or come up with their own)</li> <li>● Draw a star on the one they would buy (or Circle a picture on the DI worksheet)</li> </ul> <p>If students finish early, they can colour their drawings or add more wants and needs with their starred choice.</p>
<p>Closure:</p>	<p><b>5 mins-</b> Turn-and-talk + Whole-Class Reflection</p>

	<p>Turn-and-talk to elbow buddy</p> <ul style="list-style-type: none"> <li>• Explain what you chose and why</li> </ul> <p>Whole-class reflection</p> <ul style="list-style-type: none"> <li>• “Did everyone choose the same thing?”</li> <li>• “Why might choices be different?”</li> </ul> <p>“Not everyone will have the same wants and needs. Different people make different choices!”</p> <p>“Indigenous communities have always focused on making choices that meet needs first and making sure everyone has enough.”</p>
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### Lesson 8

Lesson Name & Time (Minutes Allotted):	Trade and exchange beyond money (learning that you can work for money to earn it)
Learning Standards: Curricular Competencies	CC5 – Model mathematics in contextualized experiences CC6 – Apply understanding through play and inquiry CC10 – Communicate mathematical thinking CC12 – Explain decisions
Learning Standards: Content	C1 – number concepts to 20 C11 – financial literacy—exchange and earning money
Instructional Objectives (SWBAT...):	Understand that money can be earned through work Participate in simple trade or job tasks Exchange work for money Explain how they earned their money
Assessment:	Observation during work stations Checklist: participation + understanding exchange Student oral explanation Teacher anecdotal notes
Teaching Strategies:	Role-play Hands-on workstations Guided questioning Movement-based learning

Materials:	Simple classroom “jobs” cards Reward coins or earning cards Mini market items Trading objects (stickers, pencils)
<b>LESSON ACTIVITIES</b>	
Introduction/Hook: 5mins	<p>The educator will begin by saying dramatically: “Oh no! I have too many jobs and not enough helpers!”</p> <p>The educator will then show job cards:</p> <ul style="list-style-type: none"> <li>● tidy table</li> <li>● stack books</li> <li>● pass out pencils</li> </ul> <p>Ask: “If you help me, do you think you should earn something in return? Why?”</p> <p>Students respond.</p> <p>The educator will explain: “Today we learn that people earn money by working.”</p>
Body: 25mins	<p><b>Work Stations:</b></p> <p>The students will rotate through mini job stations.</p>

	<p>Each completed job earns: - 1 coin or reward card</p> <p>After earning 2–3 coins: Students will go to a mini trade table.</p> <p>They can:</p> <ul style="list-style-type: none"> <li>● buy an item</li> <li>● trade coins with a friend</li> <li>● save coins</li> </ul> <p>Pause halfway: Quick reflection talk.</p> <p>Prompts: “How did you earn your money?” “Was it worth working?”</p> <p>Teacher reminder: “We are practicing earning and spending today so we are ready for our big community market next lesson.”</p>
<p>Closure: 7-10 mins</p>	<p><b>Proud Worker Circle:</b></p> <p>Students hold up their coins/items.</p> <p>Sentence frame: “I earned my money by ____.”</p>

	<p>Optional: Students trade one last time with a partner.</p> <p>Educatorrr recap: “Money can be earned through work. Work has value.”</p>
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### Lesson 9

Lesson Name & Time (Minutes Allotted):	Community/Class Market (perhaps we can combine with another grade 1 class?)
Learning Standards: Curricular Competencies	<p>CC5 – Model mathematics in contextualized experiences</p> <p>CC6 – Apply understanding through play</p> <p>CC10 – Communicate mathematical thinking</p> <p>CC12 – Explain and justify decisions</p>
Learning Standards: Content	<p>C1 – number concepts to 20</p> <p>C11 – financial literacy — monetary exchanges</p>
Instructional Objectives (SWBAT...):	<p>Participate independently in buying and selling</p> <p>Use money accurately</p> <p>Make choices based on needs/wants/value</p> <p>Explain decisions using math language</p>
Assessment:	<p>Performance-based assessment</p> <p>Teacher checklist</p> <p>Anecdotal notes</p> <p>Student explanation of choices</p> <p>Observation of exchange accuracy</p>
Teaching Strategies:	<p>Role-play</p> <p>Independent application</p> <p>Teacher observation</p> <p>Celebration of learning</p>
Materials:	<p>Full classroom market setup</p> <p>Price tags</p> <p>Toy money</p>

	<p>Student roles (buyer/seller/helper)</p> <p>Assessment checklist</p>
<p>LESSON ACTIVITIES</p>	
<p>Introduction/Hook: 5 mins</p>	<p>Market Emergency!:</p> <p>Teacher rushes in pretending to panic:</p> <p>“Oh no, oh no, oh no! The market is opening today and I forgot how to run it!”</p> <p>Hold up toy money upside down. Try to buy something wrong on purpose.</p> <p>Ask students:</p> <p>“Can you help me run the market?”</p> <p>Students shout YES.</p> <p>Teacher says:</p> <p>“Then I need experts. Are you experts at buying and selling now?”</p> <p>Students cheer.</p> <p>Quick warm-up challenge:</p> <p>Hold up an item: “This costs 4. Show me 4!”</p> <p>Students build it with coins in the air or on the carpet.</p> <p>Do 2–3 quick rounds.</p>

	<p>Then announce:</p> <p>“Good. The experts are ready. The market is open!”</p>
Body: 30 mins	<p>Open Market Simulation</p> <p>Students rotate roles:</p> <ul style="list-style-type: none"> <li>- Buyer</li> <li>- Seller</li> <li>- Helper</li> </ul> <p>The educator will observe and assess:</p> <ul style="list-style-type: none"> <li>- Counting</li> <li>- Choice-making</li> <li>- Communication</li> <li>- Fair exchange</li> </ul> <p>The educator will encourage the students to explain the following questions:</p> <p>“Why did you buy that?”</p> <p>“How did you count your money?”</p>
Closure: 7 mins	<p>Whole-class reflection circle:</p> <p>Questions:</p> <p>“What did you learn about money?”</p> <p>“What was easy?”</p> <p>“What was tricky?”</p>

**Resources**

Computer/Laptop

Projector or smart board  
Canadian coins

### **Extensions to Unit**

Class-made store (class can start using money daily as a tool/incentive in class)

- Re-visit trading later in the year
- Introduce saving money for bigger purchases

Family connection: “How do we use money at home or in everyday life?”

- Students go on a shopping trip with their parent/guardians. Give them guiding questions to think about AND/OR Ask students to think of any questions they had while shopping with parent and discuss with the class.

### **Reflections & Revisions**