

Keep your spending in check



GRADE
10

In this lesson, students examine how certain spending patterns, if gone unchecked, can lead to financial problems. By exploring factors that contribute to unhealthy behaviours, students learn how to use an action plan to adjust and resolve any issues.



Subject

PPL20 - Healthy Active Living Education

Suggested timing

70 minutes

Financial literacy objectives

At the end of this lesson, students will:

- set personal goals using a problem-solving approach;
- consider the financial implications of behaviour;
- reflect on the responsibilities of individuals and organizations to act ethically and in socially responsible ways.

Curriculum expectations

Health and Physical Education, grades 9 and 10 (1999)
Healthy Active Living Education (PPL20)

Healthy living

- Describe the factors that lead to substance dependence.
- Describe the physiological and sociological effects of substance use.
- Demonstrate knowledge of the legal aspects of substance use and abuse.

Active living

- Describe resources and community agencies that provide assistance in emergency situations.

Living skills

- Produce a sequential action plan (e.g., using the IDEAL model) to achieve personal goals related to new situations (e.g., those requiring time management).

Assessment

Collect and assess: Action plan (Appendix D).

What you need

- Classroom setting (other than gym)
- Student copies of One third of ontario teens gamble for money (Appendix A)
- Student copies of What habits can you afford to break? (Appendices B and C)
- Student copies of Action plan (Appendix D)
- Assemble a list of community agencies (include brochures and websites, when possible) that are available to help individuals with unhealthy behaviours (gaming, overspending, substance abuse, etc.). Display brochures at front of room.

Minds on

Instructions

- Draw a long chalk line from one end of the board to the other. Write the word “interests” on one end, “habits” at the mid-point and “dependence” on the far end.
- Ask a few volunteers to record under the appropriate heading any interests they have (examples might include sports, technology, etc.). Next, have volunteers come to the front and write down any habits they might have by asking them to describe things they do on a regular basis – at least once a day. Explain that habits may be negative or positive (examples might include going for a run, texting, etc.). Ask these same student volunteers to describe how their habits make them feel, and encourage the rest of the class to describe instances where they believe a habit could escalate into dependence. As a class, define the word “dependence.” Ask students to consider how the repetition of an unhealthy habit might affect someone’s life over time. Next, ask volunteers to name specific habits they know of that can in fact become addictive (examples could include gambling, alcohol, drugs, gaming, etc.). Record these ideas on the far end of the board.

Context for learning

Bill Fold is a character who is constantly getting himself into financial scrapes. Use the scenario below to provide students with a context for learning.

Bill Fold thinks it is fun to meet his buddies after school to play cards. It started out that they would play games using pennies as chips, but now the stakes are higher – bets are upwards of \$10.00 a hand! Even though Bill knows that underage gambling is illegal, he finds it hard to stay away from the games. How much will this spending behaviour cost him over time? How can he help break this negative pattern, either by setting goals and following an action plan for change or, if necessary, by seeking confidential support from a community support group?

Action

Think-pair-share

Ask students to work with a partner and to write down 5 factors they believe contribute to a dependence or addiction. Group factors by commonalities (social, personal, physiological, etc.) on the board.

Instructions

- Explain to students that research indicates that if we fall into unhealthy patterns of behaviour when we are young (e.g., over-spending, gambling, overeating, drinking), these patterns can stay with us, even intensify, making them harder to break as we get older.
- Explain how unhealthy behaviours of any kind can affect every aspect of our lives, including our relationships.
- Discuss examples of individuals in the public eye who face the challenge of dependence or substance abuse and point out how the repetition of the same negative behaviours has affected their lives. Describe some common escalating patterns of behaviour that accompany an addiction or dependency. Clarify related terms such as compulsive, impulsive and codependence.

Read aloud

Explain that, according to The Responsible Gaming Council, a prominent unhealthy behaviour amongst teenagers in high schools involves student gambling. Together as a class, read One third of Ontario teens gamble for money (Appendix A). Ask students to highlight/underline facts or ideas in the article that they did not already know about teen gambling.

Whole class discussion

- Have students share any ideas that they have underlined and reflect as a class on unhealthy financial behaviours they are aware of in their own school or community.
- Continue the discussion by using the following questions: When we know that gambling has the potential to be addictive for some people, who should be responsible for helping that person regulate their impulses? How does someone's addiction or dependence affect the person and the people in his/her life?
- Explain that, in response to the problems that arise from various addictions or unhealthy behaviours, a variety of organizations have been established to intervene and help people and their families break these negative patterns. Share various websites and brochures of community organizations that provide interventions and describe their services.



Action
(cont'd)

Activity: Breaking an unhealthy habit

- Explain to students that while addictions are extremely problematic, one step in avoiding falling into a habitual pattern that is costly to your health, your relationships and your pocketbook is to know how to recognize negative patterns before they escalate into something more serious. Introduce the goal of today's activity: to learn how to identify unhealthy spending patterns and how to intervene and solve a problem before it escalates into an unhealthy habit.
- Have students individually complete the What habits could you afford to break? worksheet (Appendix B). This exercise asks students to recognize the costs of certain repetitive spending behaviours by calculating on-going financial expenses related to some of their own habits. (If students in the class already regulate every aspect of their spending, provide a sample case study to be used for this activity.)
- Problem Solving: Review the IDEAL problem solving model (Appendix D) with the class and ask students to apply the model to at least one of their "costly habits".

**Consolidation/
debrief**

Complete the Action plan and answer the questions below.

1. In what ways can bad habits and/or addictions impact our physical and financial health?
2. What social factors make habits difficult to break?
3. What government or community organizations do you know of that help people with unhealthy behaviours in each of the following categories: overeating, overspending, substance abuse, gambling?
4. If we know that gambling and drinking can become addictive and financially devastating for people, should provincial governments be in the business of running casinos and operating liquor/beer stores?



One-third of Ontario teens gamble for money

Ontario teenagers are gambling according to a new study of teen gambling in Ontario released by the Responsible Gambling Council (RGC).

The Responsible Gambling Council's Teen Gambling in Ontario survey of 2,140 Ontario youth aged 15 to 17 shows that more than one-third (34.9 per cent) of Ontario teens gamble for money.

The study reveals that more than 40 per cent of teens who gamble play poker, 39 per cent buy raffle tickets, 26 per cent are betting on sports, 16 per cent play dice and 11 per cent gamble online.

One-in-Ten teens spends more than they can afford on poker "Thirteen per cent of teenagers who play poker say they sometimes spend more money than they can afford on gambling and that's a particular concern," says Jon Kelly, CEO, Responsible Gambling Council.

"We know that one-third of teens gamble today," explains Kelly. "By the time they're 20, twice as many of these young people will be gambling. Teens are absorbing information about gambling from the internet, parents, friends and TV. This includes erroneous messages like, 'Gambling is a good way to make money,' or, 'if you lose, you can win your money back.' We have to address these kinds of false beliefs early."

Based on the survey findings, approximately 3.9 per cent of teens who gamble are experiencing gambling problems. Once they reach the age of 18, the risk of developing a gambling problem will almost double (6.9 per cent of 18-24 year-olds have moderate to severe gambling problems).

The study also looked at the reasons these teens are gambling. Most teens reported that they gambled for entertainment, but a large number of teens said they gambled because they needed money (20.7 per cent), and because they wanted to win back lost money (15.3 per cent).

"Kids are spending more money and time gambling, so we need to let them know about the risks," says Laurie Bell, Director of Prevention Programs, Responsible Gambling Council. "That's why it's so important to reach out to kids in high school with prevention programs like house of cards, our theatrical drama that tours Ontario high schools."

The Responsible Gambling Council is an independent, non-profit organization committed to problem gambling prevention. RGC designs and delivers highly-effective awareness programs. The Council promotes the identification and adoption of best practices in problem gambling prevention through research and information dissemination. For more information and assistance with a gambling problem, please visit www.responsiblegambling.org or call the Ontario Problem Gambling Helpline at 1-888-230-3505.

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What habits could you afford to break?

While it is unlikely that your habits will turn into addictions, it's important to be aware of the costs of some repeated decisions and behaviours as a way to monitor your own potential risks. Using the table below, try to identify 3 actions that you perform more than 3X per week and evaluate what you spend on that particular habit. Also consider if the repetition of this pattern has any negative impact on your health.

Habit	How many times per week / month	Estimated cost of item	Possible impact on your health	Where you could go for help to break this pattern
I buy coffee, tea, pop, bottled water.				
I buy lunch or snacks regularly when I am at school or work.				
I play online video games that cost money.				
I pay for gas to drive or I pay for the bus when I could walk instead.				
I download apps, music or videos.				
I loan money to friends and don't ask for it back.				
I shop regularly in malls or online.				
I go out for dinner rather than staying in.				
I exceed my cell phone minutes.				
Other				



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Reality check: Financial costs of your habits

Instructions: Using your 3 most expensive weekly habits, consider the total financial costs over 5 years.

Habit	Estimate \$ per day	X 7 = \$ per week	X 4 = \$ per month	X 12 = \$ per year	X 5 = \$ spent in 5 years



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Action plan

After calculating the costs of your 3 most expensive habits, construct a plan of action to help you break one of these habits. Read the IDEAL model below to structure your goal setting. Use the template on the second page to record your own steps. Revisit the model at the end of the term.

Identify the potential problem.

Describe possible solutions. How can you get support from others?
If serious, from which agencies or people could you get advice or counsel?

Evaluate the consequences of each option, both positive & negative.
Which option best fits with what you feel is important?

Act. Choose a solution and try it.

Learn. Did it work? Why or why not? What other options could you try?
What did you learn about yourself in the process?

Also consider these factors when determining your plan:

- What might motivate you to change? Do you want to change?
- What is your time frame for change? When will you start and finish? How can you break it down into steps?
- Who can help you be successful?
- How will you know that you have been successful?
- What are the benefits to making this positive change in your life?
- Who can you go to for help?



Action plan (cont'd)

IDEAL Action plan worksheet

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