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| About this Lesson |
| In this lesson, students describe the roles of various financial institutions by analyzing bank advertisements. Students will research and then create a media product for a particular financial product or service of their choice.  |

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| **Grade Level** | **Course(s)/subject(s)** | **Learning Goal(s)** | **Suggested****Timing** |
| 9119/10 | English-Academic/AppliedENG1P/ENG1DEnglish University/CollegeENG3U/3C EMS3OIntroduction to BusinessBBI1O/BBI2O | At the end of this lesson, students will:* use financial terminology fluently
* build consumer awareness by investigating products and services offered by financial institutions
 | 2 periods |

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| Curriculum Links |
| [English, grades 9 and 10 (2007)](http://www.edu.gov.on.ca/eng/curriculum/secondary/english910currb.pdf)ENG1D (English-Academic)Media studies 1.1 Purpose and Audience* explain how both simple and complex media texts are created to suit particular purposes and audiences

1.2 Interpreting Messages* interpret simple and complex media texts, identifying and explaining the overt and implied messages they convey

1.3 Evaluating Texts* evaluate how effectively information, ideas, issues and opinions are communicated in both simple and complex media texts and decide whether the texts achieve their intended purpose

 1.4 Audience Responses* identify and explain different audience responses to selected media texts
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| Curriculum Links (cont’d.) |
| 1.5 Critical Literacy* identify the perspectives and/or biases evident in both simple and complex media texts and comment on any questions they may raise about beliefs, values and identity

3.4 Producing Media Texts* produce media texts for several different purposes and audiences, using appropriate forms, conventions and techniques

ENG1P (English-Applied)Expectations 1.1, 1.2, 1.3, 1.4, 1.5 and 3.4 are similar or identical to ENG1D ENG3U (English-University)1.1 Purpose and Audience * explain how simple media texts and some teacher-selected complex media texts are created to suit particular purposes and audiences

1.2 Interpreting Messages* interpret media texts, including increasingly complex or difficult texts, identifying and explaining the overt and implied messages they convey

1.3 Evaluating Texts* evaluate how effectively information, ideas, themes, issues and opinions are communicated in media texts, including increasingly complex or difficult texts, and decide whether the texts achieve their intended purpose

1.4 Audience Responses* explain why the same media text might prompt different responses from different audiences

1.5 Critical Literacy* identify the perspectives and/or biases evident in media texts, including increasingly complex or difficult texts, and comment on any questions they may raise about beliefs, values, identity and power

3.4 Producing Media Texts* produce media texts, including increasingly complex texts, for a variety of purposes and audiences, using appropriate forms, conventions and techniques
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| Curriculum Links (cont’d.) |
| ENG3C (English-College), ENG3E and Grade 12 courses (4U, 4C, 4E)Expectations 1.1, 1.2, 1.3, 1.4, 1.5 and 3.4 (same numbers) are again similar to **ENG3U,** modified appropriately for the course level, as reflected in the **3U/1D/1P** aboveVariations of the above expectations are also found in **EMS3O (Media Studies)**, especially the Strands* A: UNDERSTANDING AND INTERPRETING MEDIA TEXTS
* D: PRODUCING AND REFLECTING ON MEDIA TEXTS

[Business Studies, grades 9 and 10 (2006)](http://www.edu.gov.on.ca/eng/curriculum/secondary/business910currb.pdf)Introduction to Business (BBI1O/BBI2O) Finance (page 32)* identify the major financial institutions in Canada (i.e., Schedule I and II banks, trust companies, credit unions, insurance companies)
* evaluate the products and services offered by major Canadian financial institutions
* identify trends in Canadian banking and financial services (e.g., online banking, ATMs, non-bank financial services)
* compare personal banking needs with commercial banking needs
* compare the benefits of saving with those of investing
* describe various types of investment alternatives available to individuals (e.g., GICs, stocks, bonds, mutual funds, ethical funds) and to businesses (e.g., capital investment, treasury bills, stocks)
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| Inquiry Question |
| How do financial commercials (print, radio, TV, Internet) reflect the type of product they are promoting and the intended audience? |

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| Materials List |
| * Sticky notes (two colours)
* One of each colour per student
* Videos of current 30-second bank commercials (two or three will suffice). These ads can be accessed on sites like YouTube and, if possible, they should represent banks in the students’ community
* Student copies of Create Your Own Bank Advertisement! (Appendix A)
* Computer access
* Recording equipment (audio and video)
* Art supplies (e.g., scissors, glue, markers, pencil crayons, chart paper)
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| **Timing**(Mins.) | **Lesson Sequence** | **Assessment for and as Learning Opportunities** (self/peer/teacher) |
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| MINDS ON |
|  | Day 1* Generate a brief discussion by asking the following:

° Do you use the same bank as your parents?° Why do you think your parents use a particular bank? * Explain that some studies have shown that one of the key factors that make people confident in a financial institution is exposure to frequent advertising for that institution.
* Tell the students that they are going to watch a series of commercials from financial institutions. Distribute sticky notes, one of each colour, to each student.
* As the students watch the commercials, have them identify a reference to a financial product or service and write that product or service on the “colour A” sticky note.
* At the same time, students should look for ways in which a bank tries to appeal to the audience with regard to values, culture or emotion. Students should write down these observations on the “colour B” sticky note. If they cannot identify one for “colour A” or “colour B,” use the absence of responses to start a discussion about banks’ advertising methods and students’ sensitivity to one approach over the other.

Examples:*Financial product or service:* Savings account, RRSP, mortgage.*Values, culture, emotional effect:* Appealing to future dreams and goals, giving personal advice.* Show the commercials.
* Have the students stick their notes on the board, grouping those of the same colour together. Allow students enough time to look at the results.
* If one colour of sticky note is more prevalent than the other, discuss briefly why that might be. Are students more sensitive to one approach over the other, or do they think the banks use one method more than the other?
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| **Timing**(Mins.) | **Lesson Sequence** | **Assessment for and as Learning Opportunities** (self/peer/teacher) |
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| MINDS ON |
|  | Context for LearningBill 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 saw an ad on television that offers *better* banking services than what he already has – or so it seems. To help clarify matters, Bill decides to compare advertisements from a few different financial institutions, which leaves him absolutely confused. Each ad proclaims that it’s the best. What can he do to figure out which financial institution is really the best for him? |  |
| ACTION |
|  | Activity: Creating a bank advertisement Provide a list of bank websites on the board and explain to students that they will be making their own bank advertisement. In groups of four, students work for approximately 40 minutes, visiting the websites and responding to the prompts on the Create Your Own Bank Advertisement handout (Appendix A) to gain the background information they need in order to create their own advertisements. Offer a variety of media that students can use to present their advertisements. Be sure to allot extra time for students who choose to create a video or radio advertisement. | Media product (students produce a poster, brochure, website page mock- up, radio ad or television commercial, promoting their bank and the financial product/service). Use: Bank Advertisement Rubric (Appendix B, or develop with class).  |

| **Timing**(Mins.) | **Lesson Sequence** | **Assessment for and as Learning Opportunities** (self/peer/teacher) |
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| CONSOLIDATION/DEBRIEF |
|  | Day 2Each group presents their bank advertisement to the rest of the class. For each presentation, identify the financial product or service advertised and then prompt the class to identify what each group chose to focus on in their ad (i.e., information or perception). Ask the following questions: 1. What influences you more when you decide to buy something – information or perception? Which do you think is more important in a bank advertisement?
2. What, if any, conflicts of interest exist when financial institutions advertise their products and services?
3. Most financial institutions have conditions listed in the fine print that are not prominent in their written materials. What, if any, ethical issues exist by making that information less visible to customers?
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| Create Your Own Bank Advertisement! |
| As the elite advertising team at your bank, you have been assigned the task of creating a new advertising campaign for its financial products and services. Step 1 For the first stage of this campaign, you must decide which bank and financial product or service you will promote. To do so, go to a banking website (choose from the list on the board) and select one. Identify three key advantages of using this product or service: Name of product or service: Three key advantages: 1. 2. 3. Step 2 Now that you know something about the product or service, you must decide who your target audience will be: Target audience: Age group (circle one): 15-24 25-34 35-44 45-54 55 and older Gender (male, female, or both): Socioeconomic status (circle one): low income middle income high income Step 3 Next, decide the form that your advertisement will take: poster, brochure, website page (drawing a layout of the page), radio ad or television commercial. Step 4 Now you must work together to create the advertisement. Consider how you would like to approach it: do you want to appeal to your audience by using information or by appealing to their perception of your bank’s values and culture? ***Note: you may want to keep any audio and video ads short.*** |

**APPENDIX A**

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| Bank Advertisement Rubric |
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| Criteria | Level 4(80%-100%) | Level 3(70%-79%) | Level 2(60%-69%) | Level 1(50%-59%) |
| Knowledge and understanding |
| The student uses financial terminology fluently.  | Uses financial terminology with a high degree of fluency. | Uses financial terminology with considerable fluency. | Uses financial terminology with some fluency. | Uses financial terminology with limited fluency. |
| Thinking |
| The student understands media texts by identifying their components.  | Demonstrates outstanding understanding of media texts. | Demonstrates considerable understanding of media texts. | Demonstrates some understanding of media texts. | Demonstrates limited understanding of media texts. |
| Communication |
| The student creates media texts that convey an intended message. | Creates media texts with outstanding ability to convey the intended message. | Creates media texts with considerable ability to convey the intended message. | Creates media texts with some ability to convey the intended message. | Creates media texts with limited ability to convey the intended message. |
| Application |
| The student creates media texts that incorporate financial information.  | Exceptional ability to create media texts that incorporate financial information. | Considerable ability to create media texts that incorporate financial information. | Some ability to create media texts that incorporate financial information. | Limited ability to create media texts that incorporate financial information. |

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**APPENDIX B**