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| About this Lesson |
| What would you do if you found $10 on the ground? Students will explore a money dilemma by creating a comic strip illustrating the ethical decision.  |

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| **Grade Level** | **Course(s)/subject(s)** | **Learning Goal(s)** | **Suggested****Timing** |
| 4–6 | Language – Writing, Media LiteracyThe Arts – Visual Arts | At the end of this lesson, students will:* understand the concepts of earning, savings and budgeting
 | 80–100 minutes (2 x 40–50 minute periods) |

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| Curriculum Links |
| Language, grades 1–8 (2006) Writing 1. Generate, gather and organize ideas and information to write for an intended purpose and audience.
2. Draft and revise their writing, using a variety of informational, literary, and graphic forms and stylistic elements appropriate for the purpose and audience.

Media literacy 1. Create a variety of media texts for different purposes and audiences, using appropriate forms, conventions, and techniques.
2. Reflect on and identify their strengths as media interpreters and creators, areas for improvement, and the strategies they found most helpful in understanding and creating media texts.

The Arts, grades 1–8 (2009) Visual ArtsD1. **Creating and Presenting:** apply the creative process to produce a variety of two- and three-dimensional artworks, using elements, principles and techniques of visual arts to communicate feelings, ideas and understandings. |

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| Inquiry Questions |
| How do we deal with ethics as it relates to money? |

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| Materials List |
| * Comic Graphic Organizer (Appendix A)
* Computer lab (optional)
* *Bitstrips* or related comic strip software
* Comic Template (Appendix B)
* The Money Dilemma Rubric (Appendix C)
* Student copies of Money Terms Crossword Puzzle (Appendix D)
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| **Timing**(Mins.) | **Lesson Sequence** | **Assessment for and as Learning Opportunities** (self/peer/teacher) |
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| MINDS ON |
| 10-15 minutes | WHOLE CLASSThe $10 bill Before students enter the classroom, place a $10 bill (real or play money) on the floor in the middle of the room. Once seated, prompt students to notice the bill. Pick the money up off the floor. PAIRSThink-Pair-Share Have students talk with a partner for a few moments and then give advice about what they believe the teacher should do with the money they have just found. Discuss and evaluate options. WHOLE CLASS/SMALL GROUPSIntroduce the target words — *cost, earn, save, spend, purchase* — and ask students to help define each term. Write each term on chart paper with student-generated definition. Write the following questions on the board or use a placemat strategy in table groups to elicit responses to the following: 1. What *costs* $10?
2. What would you have to do to *earn* $10?
3. Why might you *save* $10?
4. What would you *purchase* with $10?
 | Assessment FOR Learning (Teacher Observation) |

| **Timing**(Mins.) | **Lesson Sequence** | **Assessment for and as Learning Opportunities** (self/peer/teacher) |
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| MINDS ON (cont’d.) |
|  | Have students write their responses to the questions on the board or on a placemat under the appropriate headings. Point out to the class that the value of $10 means different things to different people. Use the differences in students’ responses as a way to invite students to consider how the person who lost the money might feel about their loss.  |  |
|  | Context for Learning* Prior experience with comic software (if used)
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| ACTION |
| 60–70 minutes | WHOLE CLASSActivity: Creating a comic strip Review the comic strip activity with students. Explain that students will have an opportunity to create a comic strip that involves the actions of a character who finds $10 on the ground. Use an online program such as *Bitstrips, Comic Life* or other appropriate/school licensed comic software to create the comic.(**Note:** You can change scenarios to connect to issues or dilemmas related to money in your students’ community.) Creating the Comic Strip Without a Computer:If a lab is not available, have students complete the same assignment using the Comic Template (Appendix B), on which they will write and draw the final draft of their comic.Instruction: Exploring the features of a comic Explain the medium of the comic strip and share exemplars on-screen from newspapers or popular comics that students of this age enjoy. Using the models, point out features of the comic including the sequence of drawings (in North America, left-to-right, top-to-bottom), the use of text boxes, and the dialogue format (speech and thought bubbles) used in this medium.  | Assessment AS Learning (Self) |

| **Timing**(Mins.) | **Lesson Sequence** | **Assessment for and as Learning Opportunities** (self/peer/teacher) |
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| ACTION (cont’d.) |
|  | Explain that students should use dialogue to convey how the character feels, what they do with the money, and how they come to their decision at the end of the comic. Encourage students to add humour, when appropriate. For this activity, students can create life-like or imagined characters and should be instructed to incorporate elements of design into their final product through font selection and size, use of colour, etc.INDIVIDUALLYRough draft Hand out the Comic Graphic Organizer (Appendix A) and help students plan the content of their comic in advance of creating the comic online or on the template provided. Instruct students to incorporate the money terms (*cost, earn, save, purchase)* into the dialogue. |  |
| CONSOLIDATION/DEBRIEF |
| 10–15 minutes | SMALL GROUPSHave students exchange their comics and identify two things they like most about the final product.  | Assessment AS Learning (Peer) |
|  | WHOLE CLASSTo extend learning, discuss the following: 1. Did you get excited when you saw money on the floor? Why do you think people have that reaction when they see money?
2. What do you think is the honest thing to do when you find something that you know belongs to someone else?
3. Did anyone disagree with the way certain characters in the comic strips handled the situation? Explain.
 | Assessment AS Learning (Teacher Observation) |
|  | Ticket out the door crossword (Optional)Invite students to complete the Money Terms Crossword (Appendix D) as their ticket out the door. |  |

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| Comic Strip Graphic Organizer |
| **SITUATION:** You discover a $10 bill on the floor in your classroom. You are all by yourself and the room is empty. Invent a character and tell us what they do with it. Use words or pictures to sketch out your plan in the spaces below.Please use some of the following words in your comic strip:✔cost ✔earn ✔save ✔spend ✔purchase ✔honest

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| Who is your main character?  | What is your character going to do with the money?  |
| Where does the comic take place?  | How does your character decide what to do with the money?  |

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**APPENDIX A**

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| Comic Template |
| Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Created By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

**APPENDIX B**

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| Rubric |
| Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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| **Category** | **Level 1** | **Level 2** | **Level 3** | **Level 4** |
| **Knowledge****Knowledge of content**  | Demonstrates limited understanding of target vocabulary.  | Demonstrates some understanding of target vocabulary.  | Demonstrates considerable understanding of target vocabulary.  | Demonstrates outstanding understanding of target vocabulary.  |
| **Thinking****Use of critical/creative thinking**  | Uses limited critical/creative thinking in the comic portrayal of the ethical dilemma and its solution.  | Uses some critical/creative thinking in the comic portrayal of the ethical dilemma and its solution.  | Uses considerable critical/creative thinking in the comic portrayal of the ethical dilemma and its solution.  | Uses a high degree of critical/creative thinking in the comic portrayal of the ethical dilemma and its solution.  |
| **Communication****Expression and organization of ideas and information**  | Expresses and organizes ideas with limited effectiveness.  | Expresses and organizes ideas with some effectiveness.  | Expresses and organizes ideas effectively.  | Expresses and organizes ideas with a high degree of effectiveness.  |
| **Application** **Application of knowledge and skills**  | Applies knowledge of vocabulary, spelling and grammar with limited effectiveness.  | Applies knowledge of vocabulary, spelling and grammar with some effectiveness.  | Applies knowledge of vocabulary, spelling and grammar effectively. | Applies knowledge of vocabulary, spelling and grammar witha high degree of effectiveness.  |

Comments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Student’s Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Mark: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

**APPENDIX C**

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| Money Terms Crossword Puzzle |
| Down1. To use up the money you have2. To buy something3. When you put aside money so it will growAcross4. When you do a job and you make money5. Being truthful and doing what’s right6. Asking price or how much does this item \_\_\_\_\_\_\_\_\_\_?*6 of 6 words were placed into the puzzle.**Created by Puzzlemaker at DiscoveryEducation.com*142536 |

**APPENDIX D**