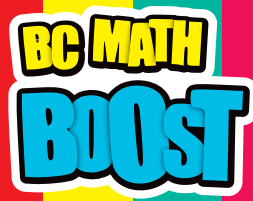


**SAMPLE
MATERIAL
INSIDE**

BC

MATH

BOOST

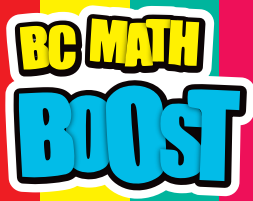


About BC Math Boost

BC Math Boost are supplemental materials that support your current math resources and ensure complete coverage of the redesigned BC mathematics curriculum. Students will continue to learn and develop Core and Curricular Competencies in mathematics through new, customized lessons developed to fill the gaps in existing resources. Nelson developed these materials to ensure seamless integration by providing teachers with detailed direction and guidance on to how use BC Math Boost in combination with current resources, lessons, and classroom teaching plans.

Key Features

- Includes all the lessons, masters, and teaching notes you need to fill the gaps in your current math resources
- Includes a *Summary Chart* showing where these new lessons fit with current math resources and what lessons from current resources can be omitted
- Identifies the *Learning Standards* addressed for each lesson, including the Curricular Competencies and Content
- Financial literacy and First Peoples perspectives and knowledge are embedded throughout the series



Resource Component Overview

For Students

Kindergarten–Grade 2	Grades 3–7
Activity Blackline Masters <ul style="list-style-type: none">■ Activity Blackline Masters included in the Teacher’s Resource	Student Resource <ul style="list-style-type: none">■ 1 Student Resource per grade■ Each lesson includes worked examples and solutions; as well as reflecting, checking, and practising questions

For Teachers

Kindergarten–Grade 2	Grades 3–7
Teacher’s Resource <ul style="list-style-type: none">■ Summary Charts:<ul style="list-style-type: none">○ <i>Summary Charts</i> show where BC Math Boost lessons integrate with <i>Math Focus</i> and <i>Math Makes Sense</i><ul style="list-style-type: none">– Identifies where new lessons fit– Identifies when an existing lesson can be omitted– Identifies Core Competencies, Curricular Competencies, and Content <i>Learning Standards</i> addressed by each chapter and lesson■ Assessment includes <i>What to Look For</i> and <i>What to Do</i> charts with each lesson Online Teacher’s Resource <ul style="list-style-type: none">■ Online access to the Teacher’s Resource and Activity Blackline Masters■ <i>Summary Charts</i> correlate to <i>Nelson Math Focus</i> and <i>Math Makes Sense</i>■ Math activities related to First Peoples Principles of Learning, including background information	Teacher’s Resource <ul style="list-style-type: none">■ Summary Charts:<ul style="list-style-type: none">○ <i>Summary Charts</i> show where BC Math Boost lessons integrate with <i>Math Focus</i> and <i>Math Makes Sense</i><ul style="list-style-type: none">– Identifies where new lessons fit– Identifies when an existing lesson can be omitted– Identifies Core Competencies, Curricular Competencies, and Content <i>Learning Standards</i> addressed by each chapter and lesson■ <i>Assessment for Learning</i> chart includes misconceptions and differentiated instruction suggestions■ <i>Preparation and Planning</i> charts and <i>Math Background</i> Online Teacher’s Resource <ul style="list-style-type: none">■ Online access to the Teacher’s Resource and Student Module for Grades 3–7■ <i>Summary Charts</i> correlate to <i>Nelson Math Focus</i> and <i>Math Makes Sense</i>■ Math activities related to First Peoples Principles of Learning, including background information

Teacher's Resource

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Teacher's Resource

Summary Chart

Chapter 4: Data Relationships

Summary Chart for Using Math Boost 5 and Math Focus 5

Core Competencies Focus

- ▲ Students add to their repertoire of **communication** skills as they construct double-bar graphs and make diagrams, charts, and graphs to represent and solve problems. Students learn to **acquire, interpret, and present information** in a variety of formats and consider how the way the data are presented can make the data easier to interpret.
- ▲ Students expand their **critical thinking** abilities as they interpret data presented in graphs. They **analyze and critique** as they extract information from graphs and compare graphs that show the same data in related data.
- ▲ Students develop a sense of **social responsibility** as they work with data. They see examples of people **contributing to community and caring for the environment** as they interpret and graph data about Pow Wow participation, volunteer work, animal shelters, recycling, and healthy food choices.
- **Big Idea:** Data represented in graphs can be used to show many-to-one correspondence.

Resources	Learning Standards	
<i>Math Focus 5</i> <i>Math Boost 5</i>	Curricular Competencies	Content
Chapter Opener: <i>Math Focus</i> Student Book, pages 116–117, <i>Math Focus</i> Teacher's Resource, Chapter 4, page 8	Reasoning and problem solving: Reasoning to explore and make connections	
Getting Started: Graphing Favourite Authors, <i>Math Focus</i> Student Book, pages 118–119, <i>Math Focus</i> Teacher's Resource, Chapter 4, pages 9–12	Communicating and representing: Explain and justify mathematical ideas and decisions	
4.1: Exploring Types of Data, <i>Math Focus</i> Student Book, pages 120–121, <i>Math Focus</i> Teacher's Resource, Chapter 4, pages 13–15		This lesson does not address the British Columbia Grade 5 Learning Standards Content.
4.2: Using First-Hand Data, <i>Math Focus</i> Student Book, pages 122–125, <i>Math Focus</i> Teacher's Resource, Chapter 4, pages 16–20		This lesson does not address the British Columbia Grade 5 Learning Standards Content.
4.3: Using Second-Hand Data, <i>Math Focus</i> Student Book, pages 126–128, <i>Math Focus</i> Teacher's Resource, Chapter 4, pages 21–24		This lesson does not address the British Columbia Grade 5 Learning Standards Content.
Math Game: Matching Data, <i>Math Focus</i> Student Book, page 129, <i>Math Focus</i> Teacher's Resource, Chapter 4, pages 25–26		This lesson does not address the British Columbia Grade 5 Learning Standards Content.
Mid-Chapter Review: <i>Math Focus</i> Student Book, pages 130–131, <i>Math Focus</i> Teacher's Resource, Chapter 4, pages 27–29		This lesson does not address the British Columbia Grade 5 Learning Standards Content.
Lesson 1: Interpreting and Constructing Double-Bar Graphs, <i>Math Boost</i> Student Resource, pages 34–37, <i>Math Boost</i> Teacher's Resource, pages 62–66	Connecting and reflecting: Incorporate First Peoples worldviews and perspectives to make connections to mathematical concepts	<ul style="list-style-type: none"> • one-to-one correspondence and many-to-one correspondence, using double bar graphs This lesson presents double-bar graphs with one-to-one correspondence.

Summary Charts show how *BC Math Boost* lessons can be integrated with existing resources to ensure 100% alignment to the new BC curriculum

Identifies Core Competencies, Big Ideas, Curricular Competencies, and Content Learning Standards

Identifies when to use lessons from existing resources and when to use *BC Math Boost* lessons

Identifies lessons in existing resources that no longer address Learning Standards and can be omitted

Teacher's Resource

Lesson H: Making Financial Plans

Identifies the Learning Standards addressed for each lesson, including the Curricular Competencies and Content

Math Background provides background information on the topic to support teachers

Preparation and Planning charts provide an at-a-glance overview of the lesson for teachers

Lesson H Making Financial Plans

STUDENT RESOURCE PAGES 30–33

LEARNING GOAL

Make a budget to help reach a financial goal.

PREREQUISITE SKILLS/CONCEPTS

- Add and subtract money amounts.
- Distinguish between needs and wants.

LEARNING STANDARDS

Curricular Competencies

Understanding and solving: Develop, demonstrate, and apply mathematical understanding through play, inquiry, and problem solving

- I can make a budget to solve a problem about saving money.

Communicating and representing: Communicate mathematical thinking in many ways

- I can make a chart to organize information about weekly income and expenses.

Connecting and reflecting: Connect mathematical concepts to each other and to other areas and personal interests

- I can use budgets in my everyday life to plan how to save money for things I need or want.

Content

- financial literacy — monetary calculations, including making change with amounts to 1000 dollars and developing simple financial plans
- addition and subtraction of whole numbers to 1 000 000
- addition and subtraction of decimals to thousandths

Math Background

In this lesson, students learn to identify money they earn as income and money they spend as expenses. As well, they are introduced to a budget as a financial planning tool. The context of saving money to help a family in need is an opportunity to nurture social responsibility.

Preparation and Planning

Pacing	5–10 min Introduction 15–20 min Teaching and Learning 20–25 min Consolidation
Materials	flyers or Internet access
Recommended Practising Questions	2, 3, 4, 7, 8
Key Question	7
Vocabulary/Symbols	income, expenses, budget

Teacher's Resource

Lesson H: Making Financial Plans

Lesson H Making Financial Plans

You will need
• Flyers or Internet access



Income
Money that you earn or receive

expenses
Costs or money that you pay

budget
A plan for income and expenses



Making Financial Plans

LEARNING GOAL
Make a budget to help reach a financial goal.

Mateo is saving money to donate a goat to a family in need. A goat costs \$85. Mateo made a list of his **income** and **expenses**.

Income	
— \$20 every week for helping an elderly neighbour	
— \$5 every week for chores	
— \$25 for my birthday last Monday	
Expenses	
— \$5 every week for music	
— \$2 every week for a sports magazine	

He wants to create a **budget** to see how long it will take him to save for the goat.

How long will it take Mateo to reach his financial goal?

Mateo's Strategy

I'll make a chart to track my income and expenses, week by week.
I'll write my total income and total expenses in the chart. Then I'll calculate the amount I saved.

Week	Income	Expenses	Amount saved
1	\$50	\$7	\$43
2	\$25	\$7	\$61
3	\$25	\$7	\$79

- How did Mateo calculate his income for each week?
- How did Mateo calculate his expenses for each week?
- Explain how Mateo calculated the amount he saved each week.
- Continue Mateo's chart. How long will it take him to save for the goat?

Reflecting

- If Mateo had not received \$25 for his birthday, would it take him longer to save for the goat? Explain.
- How could Mateo save for the goat faster?

Checking

- Landry wants to buy a new skateboard for \$199.95, including tax. He listed what he earns and spends.
 - How much is his income each week?
 - How much are his expenses each week?
 - Copy and complete the chart to make a budget for Landry. How long will it take him to save for the skateboard?

Week	Income	Expenses	Amount saved
1			

1 Introduction (Whole Class) 5–10 min

Introduce the problem on Student Resource page 30. Discuss why Mateo wants to buy a goat for a family he has never met. To **connect** this with students' experiences, invite them to tell about times when they helped to raise money for a school or club fundraiser. Draw out the idea that fundraisers have costs (expenses) as well as income.

Sample Discourse

- "How could a goat help a family in need?"
- A goat gives the family milk they can use for food; or they might sell the milk to earn money for things they need, like medicine or school supplies.*
 - "Have you ever helped to raise money for someone?"
 - Last year I sold magazines to raise money for a food bank.*
 - A club I belong to had a dance-a-thon to raise money to help people who lost their homes in an earthquake.*

2 Teaching and Learning (Whole Class) 15–20 min

Together, read about Mateo's income and expenses on Student Resource page 30. Have a student read each list aloud. Then read the central question. Discuss Mateo's Strategy for understanding and solving the problem with the whole class, using Prompts A to D to guide the discussion. Focus on how Mateo's budget helped him organize and **communicate** his financial information.

Sample Discourse

- "Does Mateo have more income or more expenses?"
- He has more income. He gets \$25 a week for helping an elderly neighbour and doing chores, and he spends only \$7.*
 - "What does each row in Mateo's budget chart show?"
 - It shows the income he earned that week, the amount he spent on his expenses, and the amount he has saved so far.*
 - "How can the chart help Mateo figure out how long it will take him to save enough money to buy the goat?"
 - He can keep track of how much he will save every week until he gets to \$85 because that's what he needs for the goat.*
 - "What pattern can Mateo use to keep his chart going?"
 - Every week after Week 1, he adds \$18 to his savings.*
 - "When will Mateo have \$85 for the goat?"
 - In Week 4, he'll have \$85, because $\$79 + \$18 = \$97$.*

Lessons follow a 3-part lesson style: *Introduction, Teaching and Learning, and Consolidation*

Includes discussion questions with possible answers

Teacher's Resource

Lesson H: Making Financial Plans

Practising

2. Michel's local Métis Association had a car wash to raise money to help pay for their trip to the Métis Music Festival near Williams Lake.

a) The group washed 30 cars. How much did they earn?
b) An organizer told Michel the car wash supplies cost \$80. How much money did they raise for the trip?
c) Talk with a few classmates. Why did the organizers need to budget for the cost of the car wash supplies?

3. Erin wants to adopt a kitten for \$199. Her parents gave her \$75. She earns \$40 every week as a dog walker. She has the same expenses every week.

RECEIPT	RECEIPT
bus tickets \$15	movie ticket \$12

a) Use a chart to help you make a budget. How long will it take Erin to save for the kitten?
b) What could Erin do to save for the kitten faster?
c) Make a new budget to show your change. How long will it take Erin to save for the kitten now?

4. William has the same income and expenses every month. He wants to spend \$10 every month on a video game.

Income	Expenses
\$15 from babysitting	\$21 for bus fare to soccer practices
\$20 from yard work	\$10 for snacks after soccer practices

a) How much money does William have left over each month?
b) William wants to spend \$10 every month on a game. With a partner, discuss what William could do to help him reach that goal. Write down the idea that you think would help William the most.

5. Jiang needs to buy a new bike because she outgrew her old bike.

- She earns \$20 each week.
- She spends \$2 each week for a snack after ringette.
- Jiang's parents gave her \$50 for Chinese New Year.

a) Make a budget. How long will it take Jiang to save for the bike shown?
b) At the end of the first week, Jiang saw a bike for \$70 at a yard sale. Can Jiang buy the bike? Explain.

6. Pretend you won \$50 in a story-writing contest about cleaning up a beach for environment day.

a) Make a list of items you might buy with this money.
b) Order the list, starting with the item you want the most. What would you decide to buy?
c) Would you spend all the money? Explain.

7. Pretend you earn \$15 every week. Research the price of an item you want to save for.

a) What does this item cost? Ignore the tax.
b) Is this item something you need or something you want? Explain.
c) List your weekly expenses. They can be real or pretend.
d) Make a budget to find out how long it would take you to save for this item.

8. What is important to think about when you want to reach a financial goal?

Answers to Prompts

- A. For example, Mateo added his weekly incomes: $\$20 + \$5 = \$25$. For Week 1, he also included his birthday money in his weekly income: $\$25 + \$25 = \$50$.
- B. For example, Mateo added his weekly expenses: $\$5 + \$2 = \$7$.
- C. For example, for Week 1, Mateo subtracted his expenses from his income. For the following weeks, he subtracted his expenses from his income and then added the amount saved from the previous week.
- D. 4 weeks

Week	Income	Expenses	Amount saved
1	\$50	\$7	\$43
2	\$25	\$7	\$61
3	\$25	\$7	\$79
4	\$25	\$7	\$97

Reflecting (Whole Class)

Students **reflect** on how changes to Mateo's plan could have affected the time it will take him to save for the goat.

Answers to Reflecting Questions

- E. For example, yes. He would start with \$25 less. It would take him longer (one more week) to save enough money.
- F. For example, he could stop buying music or the magazine, or both. He could do more jobs to earn money.

3 Consolidation ♦ 20–25 min

Checking (Pairs)

Make sure students understand that the \$50 is a one-time income amount for painting a fence, not a weekly income amount.

Practising (Individual)

2. The Métis Association Music Festival is a summer festival held at McLeese Lake, near Williams Lake. People gather to celebrate traditional Métis music, dancing, and storytelling, and to learn about Métis culture.
3. Discuss how to include the \$75 gift in the budget (as part of the total savings at the end of Week 1). For part b), discuss how Erin could save faster, either by increasing her income (e.g., doing extra chores) or by decreasing her spending (e.g., not going to a movie every week).
5. Part b) offers an opportunity to connect the discussion to ways students can get things they want or need for less cost than at a store (e.g., by buying used items or making a trade).
- 6., 7., & 8. These questions help students learn to distinguish between needs (things people have to have) and wants (things people would like to have but don't really need). Discuss why needs should have a higher priority than wants when people budget their money. For Questions 6 and 7, provide Internet access or flyers from stores where students may shop.

Teacher's Resource

Lesson H: Making Financial Plans

Answers to Key Question

7. a) For example, a remote-control helicopter for \$69.99
b) For example, it's something I want. It's a toy, so I don't need it.
c) For example, I spend \$2 on a snack after my swimming lesson.
d) For example, it will take me 6 weeks.

Week	Income	Expenses	Amount saved
1	\$15	\$2	\$13
2	\$15	\$2	\$26
3	\$15	\$2	\$39
4	\$15	\$2	\$52
5	\$15	\$2	\$65
6	\$15	\$2	\$78

Closing (Whole Class)

Question 8 allows students to connect what they have learned about income, expenses, and budgets, as well as prioritizing needs over wants, to a financial goal.

Answers to Closing Question

8. For example, I need to think about my budget: my income and expenses. I need to decide if my goal is something I need or something I want. I can think about ways to make money or spend less money to reach my goal faster.

Opportunities for Feedback: Assessment for Learning

What you will see students doing

When students understand

- Students create a budget to show how long it will take to meet a financial goal.
- Students distinguish between needs and wants and explain why needs have a higher priority.

Key Question 7

- Students identify a financial goal and develop a reasonable budget plan to manage their income and expenses in order to meet their goal.

If students misunderstand

- Students may confuse income and expenses, may not know how to deal with one-time income items such as gifts, or may forget to include previous savings with the total savings each week. (See Extra Support 1.)
- Students may adjust budgets in ways that prioritize wants over needs, or they may not allow for expenses that have to be paid. (See Extra Support 2.)
- Students may have difficulty organizing the information or making calculations, or they may create a budget with unrealistic income and/or expense amounts. (See Extra Support 1 and 2.)

Curricular Competencies

When students understand

- Students create budget charts to organize income and expenses week by week and to show how savings accumulate over time.

If students misunderstand

- Students may have difficulty organizing the information in a chart like Mateo's. (See Extra Support 1.)

Differentiating Instruction: How you can respond

EXTRA SUPPORT

1. Clarify the difference between income (money that comes in) and expenses (money that goes out). Students could use a green pencil for income and a red pencil for expenses. Use a chart like Mateo's to model how to organize income and expenses week by week, but include the calculations for each total within the column so that students can see where the numbers come from. Discuss how to include one-time income items, such as gifts, once in the "Income" column and once in the corresponding "Amount saved" column, but not every week.
2. Ask students to explain the difference between a need (something someone has to have) and a want (something someone would like to have). Discuss why people have to make sure they have enough money for what they need before they spend money on what they want. Make a list of things families need to spend money on (e.g., food, home, clothing) and a list of things families might want but not really need (e.g., restaurant meals, expensive clothing items, toys). Discuss how this applies to the budgets students made in the lesson.

EXTRA CHALLENGE

- Students could research charities that help children in Canada and around the world, and report on what each charity does.
- Students could organize a fundraiser to earn money for a charity of their choice. Have them create a budget for the fundraiser, showing anticipated income and expenses, and then adjust the budget after the fundraiser to show what actually happened.

Suggested answers to Key Question and Closing Question are provided

Assessment for Learning chart includes misconceptions and differentiated instruction suggestions

Includes suggested answers to prompting questions in the Student Resource

Suggested answers to Reflecting Questions are provided

Student Resource

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Answers		72
Credits		83

Sample Lesson included in this sampler



NEL

v

Student Resource

Lesson H: Making Financial Plans

Lesson H

Making Financial Plans

You will need

- flyers or Internet access



income

Money that you earn or receive

expenses

Costs or money that you pay

budget

A plan for income and expenses

LEARNING GOAL

Make a budget to help reach a financial goal.

Financial literacy focus

Mateo is saving money to donate a goat to a family in need. A goat costs \$85. Mateo made a list of his **income** and **expenses**.

Income

\$20 every week for helping an elderly neighbour
\$5 every week for chores
\$25 for my birthday last Monday

Expenses

\$5 every week for music
\$2 every week for a sports magazine

Vocabulary highlighted and defined

He wants to create a **budget** to see how long it will take him to save for the goat.



How long will it take Mateo to reach his financial goal?

The central question introduces the problem being solved in the lesson



Mateo's Strategy

I'll make a chart to track my income and expenses, week by week.

I'll write my total income and total expenses in the chart. Then I'll calculate the amount I saved.

Worked examples demonstrate student thinking

Student Resource

Lesson H: Making Financial Plans

Week	Income	Expenses	Amount saved
1	\$50	\$7	\$43
2	\$25	\$7	\$61
3	\$25	\$7	\$79

- How did Mateo calculate his income for each week?
- How did Mateo calculate his expenses for each week?
- Explain how Mateo calculated the amount he saved each week.
- Continue Mateo's chart. How long will it take him to save for the goat?

Reflecting

- If Mateo had not received \$25 for his birthday, would it take him longer to save for the goat? Explain.
- How could Mateo save for the goat faster?

Checking

- Landry wants to buy a new skateboard for \$199.95, including tax. He listed what he earns and spends.
 - How much is his income each week?
 - How much are his expenses each week?
 - Copy and complete the chart to make a budget for Landry. How long will it take him to save for the skateboard?

Week	Income	Expenses	Amount saved
1			

Income

- \$35 each week cutting lawns
- \$50 for painting a fence next weekend

Expenses

- \$6 each week for snacks

Reflecting and Checking questions to consolidate learning

Student Resource

Lesson H: Making Financial Plans



Practising

- Michel's local Métis Association had a car wash to raise money to help pay for their trip to the Métis Music Festival in Williams Lake.
 - The group washed 30 cars. How much did they earn?
 - An organizer told Michel the car wash supplies cost \$80. How much money did they raise for the trip?
 - Talk with a few classmates. Why did the organizers need to budget for the cost of the car wash supplies?
- Erin wants to adopt a kitten for \$199. Her parents gave her \$75. She earns \$40 every week as a dog walker. She has the same expenses every week.

RECEIPT	
bus tickets	\$15

RECEIPT	
movie ticket	\$12

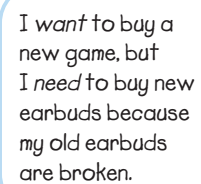
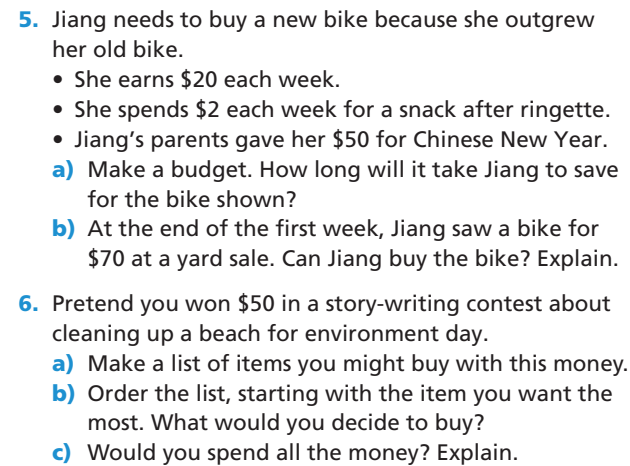
- Use a chart to help you make a budget. How long will it take Erin to save for the kitten?
 - What could Erin do to save for the kitten faster?
 - Make a new budget to show your change. How long will it take Erin to save for the kitten now?
- William has the same income and expenses every month. He wants to spend \$10 every month on a video game.

Income	
\$45 from babysitting	
\$20 from yard work	
Expenses	
\$24 for bus fare to soccer practices	
\$40 for snacks after soccer practices	

- How much money does William have left over each month?
- William wants to spend \$10 every month on a game. With a partner, discuss what William could do to help him reach that goal. Write down the idea that you think would help William the most.

Practising questions to further consolidate learning and provide students with independent practice opportunities

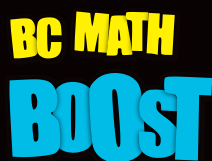
Lesson H: Making Financial Plans



7. Pretend you earn \$15 every week. Research the price of an item you want to save for.
 - a) What does this item cost? Ignore the tax.
 - b) Is this item something you need or something you want? Explain.
 - c) List your weekly expenses. They can be real or pretend.
 - d) Make a budget to find out how long it would take you to save for this item.
8. What is important to think about when you want to reach a financial goal?

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper has a slight shadow on the right side, suggesting it's resting on a surface. The overall appearance is that of a clean, unused piece of stationery.

Order Information



Kindergarten		
Classroom Set (Includes Teacher's Resource and Activity Blackline Masters)	9780176775100	
Grade 1		
Classroom Set (Includes Teacher's Resource and Activity Blackline Masters)	9780176775155	
Grade 2		
Classroom Set (Includes Teacher's Resource and Activity Blackline Masters)	9780176775056	
Grade 3		
Classroom Set (Includes Teacher's Resource and 25 copies of the Student Resource)	9780176775414	
Teacher's Resource	9780176775339	
Student Resource (15-Pack)	9780176799670	
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