



## TEACHING UNIT

General Topic:	<b>Spending and Saving Money</b>
Unit Title:	<b>Major Purchases and Saving for the Future</b>
Grade Level:	Grade 9
Recommended Curriculum Area:	Unit 1: Social Studies; Unit 2: Mathematics
Other Relevant Curriculum Area(s):	Language Arts



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### UNIT 1 — Mathematics Curriculum Expectations

- develop and apply reasoning skills (e.g., recognition of relationships, generalization through inductive reasoning, use of counter-examples) to make mathematical conjectures, assess conjectures, and justify conclusions, and plan and construct organized mathematical arguments
- demonstrate that they are reflecting on and monitoring their thinking to help clarify their understanding as they complete an investigation or solve a problem (e.g., by assessing the effectiveness of strategies and processes used, by proposing alternative approaches, by judging the reasonableness of results, by verifying solutions)
- develop, select, apply, and compare a variety of problem-solving strategies as they pose and solve problems and conduct investigations, to help deepen their mathematical understanding
- demonstrate understanding of the role of probability in society

### Relevant Relevant English Curriculum Expectations

#### *Listening*

- 1.5** – develop and explain interpretations of simple oral texts and some teacher-selected complex texts, using evidence from the text and the oral and visual cues used in it to support their interpretations

#### *Speaking*

- 2.2** – demonstrate an understanding of several different interpersonal speaking strategies and adapt them to suit the purpose, situation, and audience, exhibiting sensitivity to cultural differences

#### *Reading*

- 1.3** – identify the important ideas and supporting details in both simple and complex texts
- 1.5** – extend understanding of both simple and complex texts by making connections between the ideas in them and personal knowledge, experience, and insights, other texts, and, the world around them
- 1.7** – evaluate the effectiveness of both simple and complex texts, using evidence from the text to support their opinions

### Relevant Canada and World Studies Curriculum Expectations

- Use of processing skills (e.g., analyzing, generating, integrating, synthesizing, evaluating, detecting point of view and bias)
- Use of critical/creative thinking processes (e.g., inquiry process, problem-solving process, decision making process, research process)
- Evaluate implications of living in a consumer-based economy
- Analyze possible consequences of their consumer choices

## Relevant Economic Expectations

- demonstrate and describe the key steps a person should take to make an informed consumer decision
- apply the decision-making steps to a specific consumer decision
- describe the advantages of comparing costs and benefits when making a consumer decision
- describe the trade-offs and “opportunity cost” that results when a consumer decision is made – that is, the loss of the next best alternative
- provide examples of possible consequences of making uninformed or impulsive consumer decisions
- propose possible actions that could be undertaken by a consumer if there is a justifiable complaint with the product or service or seller.

N.B. An alternate cell phone unit, that addresses different economic outcomes, is at the end of this unit.

## Background Information

The proliferation of computers, PDAs, cell phones, Blackberries and similar devices that provide easy and constant access to the Internet and modes of communication has dramatically changed many aspects of our lives. We are now able to stay in constant communication with friends, family, chat groups, news networks and a wealth of other information sources. Our access to information is immediate and continuous and we are able to respond to these sources in a matter of seconds.

The youth of today use this technology like no other generation. They have grown up in an electronic age of immediate and informal communication, where more formal and methodical communication methods have been replaced by text messages (IM), e-mail and blogs. Their one-to-one communication is e-mail, IM and cell phones; their one-to-many communication is blogs and websites; their collaborative level is chat rooms, message boards and wikis; and their consumer behavior is rapidly evolving towards online shopping, where they compare prices and products. They are highly attuned to the knowledge community, researching on the Internet rather than in a library.

Their need for this ability to stay connected has never been greater and the expectation from family and friends is that they will be contactable virtually every minute of every day. So there is increased pressure and desire to have the necessary technological devices. Many people, including parents, stress that, with safety being a paramount concern, this is a critical need and not simply a matter of luxury. Even institutions such as universities are using e-mail to alert students to potential problems and are posting such items as exam schedules online.

Our world has changed. The way we live, communicate, and do business has increased in rapidity and immediacy. The most popular communication tool of all of these new technologies is the cell phone, a device with features and capabilities that vary greatly from manufacturer to manufacturer. Consumer demand is so high that in large urban centres in Canada there are more than 9 carriers offering more than 191 different plans. In order to be wise decision-makers and consumers, young people must understand the role these devices play in our lives and have the knowledge and skill necessary to assess the various benefits and costs of these technologies. The focus of this lesson will be on developing and reinforcing those skills and insights necessary to understand the role of these communication devices, research the various options available, make informed and wise selections and appreciate the differences in the choices available.

## Overview of the Unit

In small groups, students will be charged with the real-life task of evaluating the appropriateness of a cell phone plan. Students will be asked to reflect on the role of the cell phone, decide which cell phone features are necessary, determine the way in which the phone will be used and examine the related costs of those features and usage. They will be challenged to investigate the varying structures of different plans and be asked to apply a decision-making model in order to determine which plan is most appropriate for them.

**Estimated Time Frame: 2–3 periods – plus time at a later date  
for any class presentations**

## Suggested Implementation Strategy

### Period 1

*Before the class begins, the teacher needs to make copies of the handouts.*

- Put the students in pairs for completing the following brief exercise: have each of the pair select an emotion and, without talking, and in turn, convey that emotion to their partner through body language and facial expression.
- Once that has been completed, ask the students to explain how they felt having to communicate with the other person without being able to speak.
- Indicate to them that the development of language, both in oral and written form, enabled people to communicate with each other more effectively and led to the rapid advancement of our civilization.
- Organize the class into groups of 6 to 8 students and assign the following tasks which will require them to prepare a brief report for the class:
  1. Starting from the time of early settlers in Canada and continuing to the present day, list the three most important inventions that have helped us communicate more effectively and quickly.
  2. Identify the one your group feels is most important and explain why.
  3. Compile a list of the devices your group uses to communicate with their friends.
  4. Identify what you consider to be the value of each of the items listed.
  5. State which device members of your group use most often.
- Each group summarizes their information and reports their findings to the class.
- Inform the students that the focus of the unit will be to examine the role of the cell phone and to determine the related benefits, drawbacks and costs.
- With the students remaining in their groups, indicate to them that they are now going to compile some general statistics about their cell phone use and indicate to them that this type of information is used by the service providers to establish plans and rates.
- Each group is to:
  1. Estimate what percentage of the students in the school have a personal cell phone or at least access to a cell phone on a regular basis.
  2. Indicate what uses they make of the cell phone and how often they use it.
  3. Indicate what percentage of usage is in the morning, afternoon and evening.
- Have the groups prepare their report and present their findings to the class.
- From their responses have them summarize the information and determine, on average, what the percentage is for each of the time periods.
- Reconvene the class as a whole and ask the students to consider their personal cell phone situation and ask if a comparison check was done with different providers before they or their parents selected a plan.
- Ask them if they found it a difficult and confusing process.
- Survey the class to see how many of the students pay their cell phone bills themselves.

- Have the students take a piece of paper and write down what the monthly bill is for their cell phone (or what they think it is if someone else pays for it).
- In order to ensure anonymity, have them curl the piece of paper into a ball and place it in a container.
- Once all have added their paper, unfurl the papers and list the costs indicated by each.
- Have the students do a quick calculation to see what the average cost is per month.
- Indicate to the students that smart consumers do comparisons of equipment, suppliers and services before they enter into any type of contract and that the focus of the lesson will be to research various cell phone plans to see the differences and, utilizing the basic steps of a good decision-making model, determine what plan or plans might be best for them.
- Begin the formal part of the lesson by using the accompanying PowerPoint presentation to show them a six step decision-making model.
- Once this has been reviewed with them, use the following slides to have the students reflect upon the issues associated with the purchase of a cell phone plan.
- Stop the presentation just prior to presenting the group assignment outlined on the PowerPoint slide and get any reactions or comments from the students to the information presented.
- Reconvene the students into their groups.
- Show the slide that outlines the group assignment and review it with them.
- Review with the students the criteria for each user which appear on the PowerPoint on the slide entitled "The Data" and make any adjustments that the students feel are necessary to more accurately reflect features and usage.
- Assign one of the nine specific plans to each group (see the Support Materials/Illustrations section below). (Each plan is advertised at \$25 a month or less.)
- Provide each group with an appropriate number of copies of the plan they are to assess.
- Have each group research the available information and complete the worksheet (see the Support Materials/Illustrations section below) and prepare a report for the class that indicates what the actual costs of their plan would be for each user and whether the group felt this would be an appropriate plan. In their report they are to list benefits and drawbacks of the plan and indicate any special features of the plan.
- Allow any remaining class time for the groups to begin their task.

### **Period 2**

- Give the students time to complete their report and then have the groups present their findings to the class as a whole.
- Once the groups have reported, hold a plenary session to do a comparison of the findings and discuss the true costs of a cell phone plan.
- Review with them the final slide of the presentation which offers summary advice and, having examined real-life examples of the costs of various cell phone plans, assign the following three questions for homework:
  1. What would be the consequences of making a bad decision about a cell phone plan?
  2. What could I do if I find that the plan is too expensive?
  3. What other important things am I giving up in order to have a cell phone?
- As a concluding activity, revisit the Six Steps for Effective Decision Making to reinforce the concept with them and explain that this approach can be used in all situations where a decision regarding various choices has to be made.
- Have the students offer opinions about the kinds of situations where they could use this model.

## Possible Evaluations

- Students should submit their group budget calculations.
- The homework assignment should be checked.
- Students should submit their chosen assignment.

## Follow-Up Activities

- Students could take a field trip to a mobile communications store to examine equipment first hand and discuss plans with store representatives.
- Students could research cell phone usages to determine why companies set the rates they do.
- Students could hold a debate on whether cell phones should be allowed in school.

## Follow-up Assignment:

1. Each student should select one of the following assignments:
2. Prepare a presentation – oral or in poster format – that explains how a cell phone works.
3. Prepare a report on the cautions that must be used when using such things as Facebook, MySpace, Twitter etc. Included in this report should be a list of information that should never be shared on the internet.
4. Prepare a written report or speech that answers the question, “Have technological innovations made our lives better?”
5. Develop a print ad that cautions people about the true costs of cell phones.
6. Prepare and deliver a commercial that you would use to promote the sale of your cell phone. (This assignment may be done in a small group as appropriate.)

## Additional Possible Activities:

- Students could take a field trip to a mobile communications store to examine equipment first hand and discuss plans with store representatives.
- Students could research cell phone usages to determine why companies set the rates they do.
- Students could hold a debate on whether or not cell phones should be allowed in school. (See *Globe and Mail* link below.)
- Use the alternate cell phone unit provided.

## Possible Evaluations

- Students should submit their group budget calculations.
- Students should submit their chosen assignment.

## Modifications or Suggestions For Different Learners

- The assignments that are used to support the lesson allow for various interests, talents and learning styles to be utilized.
- In addition, the use of a PowerPoint presentation reinforces the class discussion and assists those who respond well to visual images.
- Finally by utilizing the following instructional strategies the lesson provides a variety of activities which provide students with the opportunity to experience various approaches and to exercise certain strengths such as small group activity and discussion, class discussion, research analysis, oral reports, written reports, creative thinking and role playing.

## Resources

- The Financial Consumer Agency of Canada offers an online financial life skills resource entitled “The City” which provides resources and materials for both teachers and students. A link to this site is listed below.

## Helpful Links

- **The City** (The Financial Consumer Agency of Canada)
- **The Expansion of Cell Phone Services** (Canada’s Office of Consumer Affairs)
- **Get a Grip on Your Cell Phone Costs** (Canada’s Office of Consumer Affairs)
- **Cell phones. How young is too young for a phone?** (*The Globe and Mail*)
- **Third of teens use cell to cheat** (*The Globe and Mail*)

## Resources Provided

1. Worksheet for completion – see below
2. 9 generic cell phone plans – all advertised as under \$25 a month – see below
3. PowerPoint presentation to be used throughout the lesson.



cell phone lesson.pptx

4. Decision-making model:  
**Six Steps For Effective Decision Making**
  1. Clearly define the problem.
  2. Establish your criteria (what is important to you).
  3. List your alternatives.
  4. Evaluate the alternatives based on your criteria
  5. Make a decision
  6. Review the decision

Courtesy of the Canadian Foundation for Economic Education  
*Money and Youth*, Chapter Four: Decision Making

## Plan 1 — Monthly Fee

### Plan Overview

Price .....	\$15
Contract Length .....	1 year, 2 years, 3 years
Activation Fee .....	\$35
Licensing Fee .....	\$8.95 per month
Emergency Access Fee .....	75¢ per month
Security Deposit .....	—

### Minutes Included

Prepaid Minutes .....	—
Base Minutes .....	50
Additional Minutes Fee .....	35¢ per minute
Evening/Weekend Minutes .....	Included (Unlimited local evenings & weekends)
Evening/Weekend Time Period .....	9pm–7am (Mon to Thu), 9pm (Fri)–7am (Mon)
Free Incoming .....	Not included
Mobile to Mobile .....	Included (Unlimited locals between members on plan)
Walkie Talkie .....	—
Additional .....	Includes: 150 bonus anytime local minutes (available to clients upon new activation on a minimum 3-year service agreement)
Billing Increments .....	Per minute

### Long Distance & Roaming

Long Distance within Canada .....	35¢ per minute
Long Distance to US .....	35¢ per minute
Long Distance within US .....	99¢ per minute
Long Distance from US to Canada .....	99¢ per minute
Roaming within US .....	\$1.80 per minute

### Extras

Voicemail .....	\$5 per month
Call Waiting .....	Included
Caller ID .....	\$7 per month
Call Forwarding .....	\$3 per month
Conference Calling .....	Included

### Data & Messaging Services

SMS .....	15¢ per message incoming/outgoing (Canada & USA), 25¢ internationally
MMS .....	50¢ per picture message, 75¢ per video message
Web Browsing .....	5¢ per KB
Email .....	\$3 per month
Data Connectivity .....	<a href="#">Link</a>
Coverage map .....	<a href="#">Link</a>

### Additional Information

The monthly access includes usage for two members. Additional member: \$15/month (possibility to add up to 3 additional members)



**Plan 2 — Pay as You Go**

**(\$1 a Day – Unlimited Evenings and Weekends)**

Price .....	\$0
Contract Length .....	—
Activation Fee .....	—
Licensing Fee .....	—
Emergency Access Fee .....	50¢ per month
Security Deposit .....	—

**Minutes Included**

Prepaid Minutes .....	30¢ per minute
Base Minutes .....	—
Additional Minutes Fee .....	—
Evening/Weekend Minutes .....	Included (\$1 a day Unlimited evening and weekend minutes)
Evening/Weekend Time Period .....	6pm–8am (Mon to Fri), All day long (Weekends)
Free Incoming .....	Included (Between Pay As You Go customers)
Mobile to Mobile .....	Not included
Walkie Talkie .....	—
Additional .....	There are 3 ways to add minutes to your Rogers pre-paid phone: - by purchasing a prepaid card in \$10 (expires after 30 days), \$20 (expires after 30 days), \$30 (expires after 30 days) and \$100 (expires after 365 days) denominations - with your credit card, or - using internet banking bill payment <i>The minimum purchase is \$10.</i>
Billing Increments .....	Per minute

**Long Distance & Roaming**

Long Distance within Canada .....	30¢ per minute
Long Distance to US .....	.66¢ per minute
Long Distance within US .....	\$2.49 per minute
Long Distance from US to Canada .....	\$2.49 per minute
Roaming within US .....	\$2.49 per minute

**Extras**

Voicemail .....	Included
Call Waiting .....	—
Caller ID .....	Included
Call Forwarding .....	—
Conference Calling .....	—

**Data & Messaging Services**

SMS .....	15¢ per message (Receiving up to 2500 is free)
MMS .....	25¢–50¢ per picture
Web Browsing .....	5¢ per page
Email .....	—
Data Connectivity .....	—
Coverage map .....	<a href="#">Link</a>

**Additional Information**

**Plan 3 — Share 15**

Price .....	\$15
Contract Length .....	1 year, 2 years, 3 years
Activation Fee .....	\$35
Licensing Fee .....	\$6.95 per month
Emergency Access Fee .....	75¢ per month
Security Deposit .....	—

**Minutes Included**

Prepaid Minutes .....	—
Base Minutes .....	50
Additional Minutes Fee .....	35¢ per minute
Evening/Weekend Minutes .....	Included (Unlimited local evenings and weekends)
Evening/Weekend Time Period .....	9pm–7am (Mon to Fri), 9pm (Fri)–7am (Mon)
Free Incoming .....	Not included
Mobile to Mobile .....	Not included
Walkie Talkie .....	—
Additional .....	The ‘Share Plan’ allows 2 people to share the plan’s minutes. In addition to the minutes listed above, this plan also includes: - unlimited local calling on your birthday And, on any new 1, 2 or 3 year activation before December 31, 2007, the following bonuses are also included: - 1, 2 or 3 months (respectively) of unlimited local calling. - unlimited text messaging between Share Plan members. - unlimited long distance mobile-to-mobile calling within Canada between Share Plan members.
Billing Increments .....	Per minute

**Long Distance & Roaming**

Long Distance within Canada .....	35¢ per minute
Long Distance to US .....	35¢ per minute
Long Distance within US .....	50¢ per minute
Long Distance from US to Canada .....	50¢ per minute
Roaming within US .....	95¢ per minute

**Extras**

Voicemail .....	—
Call Waiting .....	Included
Caller ID .....	—
Call Forwarding .....	—
Conference Calling .....	Included

**Data & Messaging Services**

SMS .....	15¢ per message
MMS .....	25¢ for picture messages and 50¢ for video messages
Web Browsing .....	5¢ per page
Email .....	5¢ per message
Data Connectivity .....	<a href="#">Link</a>
Coverage map .....	<a href="#">Link</a>

**Additional Information**

**Plan 4 — By the Month**

Price .....	\$10
Contract Length .....	None
Activation Fee .....	—
Licensing Fee .....	—
Emergency Access Fee .....	—
Security Deposit .....	—

**Minutes Included**

Prepaid Minutes .....	10¢ per minute
Base Minutes .....	—
Additional Minutes Fee .....	—
Evening/Weekend Minutes .....	Not included
Evening/Weekend Time Period .....	7pm–7am (Mon to Fri), 7pm (Fri)–7am (Mon)
Free Incoming .....	Not included
Mobile to Mobile .....	Not included
Walkie Talkie .....	—
Additional .....	There are 3 ways to add minutes to your phone: - by purchasing a prepaid card in \$15 (expires after 45 days), \$25 (expires after 90 days), \$50 (expires after 120 days) and \$100 (expires after 365 days) denominations - with your credit card, or - using a debit card (including online INTERAC payment) <i>The minimum purchase is \$15.</i> If you don't have enough funds on your monthly payment date, all your local calls will be charged 10¢ per minute.
Billing Increments .....	Per minute

**Long Distance & Roaming**

Long Distance within Canada .....	30¢ per minute
Long Distance to US .....	30¢ per minute
Long Distance within US .....	—
Long Distance from US to Canada .....	—
Roaming within US .....	—

**Extras**

Voicemail .....	Included
Call Waiting .....	Included
Caller ID .....	Included
Call Forwarding .....	Included
Conference Calling .....	Included

**Data & Messaging Services**

SMS .....	Unlimited incoming, 15¢ per message outgoing (5¢ to other company phones, 20¢ internationally)
MMS .....	Unlimited incoming, 50¢ per message outgoing
Web Browsing .....	5¢ per webpage or \$ 7 per month for unlimited web browsing
Email .....	—
Data Connectivity .....	—
Coverage map .....	<a href="#">Link</a>

**Additional Information**

**Plan 5 — Combo 15**

Price .....	\$15
Contract Length .....	Monthly
Activation Fee .....	\$35 (waived if activated online or in-store)
Licensing Fee .....	—
Emergency Access Fee .....	—
Security Deposit .....	—

**Minutes Included**

Prepaid Minutes .....	—
Base Minutes .....	50
Additional Minutes Fee .....	35¢ per minute
Evening/Weekend Minutes .....	Not included
Evening/Weekend Time Period .....	—
Free Incoming .....	Included (\$10 per month)
Mobile to Mobile .....	Not included
Walkie Talkie .....	—
Additional .....	—
Billing Increments .....	Per second

**Long Distance & Roaming**

Long Distance within Canada .....	35¢ per minute
Long Distance to US .....	35¢ per minute
Long Distance within US .....	null
Long Distance from US to Canada .....	null
Roaming within US .....	\$1.00 per minute

**Extras**

Voicemail .....	\$5 per month
Call Waiting .....	Included
Caller ID .....	\$5 per month
Call Forwarding .....	Included
Conference Calling .....	Included

**Data & Messaging Services**

SMS .....	50 free text messages, additional messages – 15¢
MMS .....	25¢ per message
Web Browsing .....	5¢ per page viewed
Email .....	5¢ per page viewed
Data Connectivity .....	—
Coverage map .....	<b>Link</b>

**Additional Information**

- You can add to your plan:
- Unlimited Canadian Long Distance for \$20 per month
  - Unlimited Incoming Calls for \$10 per month
  - Five Essentials for \$10 per month
  - Unlimited Text Messaging \$5 per month
  - International Long Distance \$5 per month
  - Unlimited North American Long Distance \$30 per month
  - Call Display, Voicemail, Unlimited Text Messaging \$10 per month

**Plan 6 — Anytime 20**

Price .....	\$20
Contract Length .....	1 year, 2 years, 3 years
Activation Fee .....	\$35
Licensing Fee .....	\$6.95 per month
Emergency Access Fee .....	50¢ per month
Security Deposit .....	—

**Minutes Included**

Prepaid Minutes .....	—
Base Minutes .....	200
Additional Minutes Fee .....	35¢ per minute
Evening/Weekend Minutes .....	Not included
Evening/Weekend Time Period	
Free Incoming .....	Not included
Mobile to Mobile .....	Not included
Walkie Talkie .....	—
Additional .....	Includes:
	- 3 months of unlimited local minutes and messages (includes 3 months of unlimited local calling and unlimited text, picture and video messages, excluding premium messages. Available on a 36-month term only)
	- 100 free downloads from/musicstore (customers can redeem 20 songs per month over 5 months from their phone or PC)
Billing Increments .....	Per minute

**Long Distance & Roaming**

Long Distance within Canada .....	75¢ per minute
Long Distance to US .....	75¢ per minute
Long Distance within US .....	95¢ per minute
Long Distance from US to Canada .....	95¢ per minute
Roaming within US .....	95¢ per minute

**Extras**

Voicemail .....	\$6 per month
Call Waiting .....	Included
Caller ID .....	\$6-8 per month
Call Forwarding .....	\$3 per month (Includes 2500 local Call Forwarding minutes)
Conference Calling .....	Included

**Data & Messaging Services**

SMS .....	15¢ per message (Unlimited Receiving)
MMS .....	25¢–50¢ per picture
Web Browsing .....	5¢ per page
Email .....	15¢ per message
Data Connectivity .....	<a href="#">Link</a>
Coverage map .....	<a href="#">Link</a>

**Additional Information**

Additional Information .....	- 5PM Early Evening Calling Option \$9/month
	- 6PM Early Evening Calling Option \$7/month
	- customers pay an additional \$0.43 per month for the emergency access (e911) fee in Nova Scotia and \$0.38 per month in Saskatchewan.

**Plan 7 — Talk and Text**

Price .....	\$25
Contract Length .....	Monthly
Activation Fee .....	\$35 (waived if activated online or in-store)
Licensing Fee .....	—
Emergency Access Fee .....	—
Security Deposit .....	—

**Minutes Included**

Prepaid Minutes .....	—
Base Minutes .....	100
Additional Minutes Fee .....	35¢ per minute
Evening/Weekend Minutes .....	Included (Unlimited local evenings & weekend minutes)
Evening/Weekend Time Period .....	7pm–8am (Mon to Thu), 7pm (Fri)–8am (Mon)
Free Incoming .....	Not included
Mobile to Mobile .....	Not included
Walkie Talkie .....	—
Additional	
Billing Increments .....	Per second

**Long Distance & Roaming**

Long Distance within Canada .....	35¢ per minute
Long Distance to US .....	35¢ per minute
Long Distance within US .....	null
Long Distance from US to Canada .....	null
Roaming within US .....	\$1.00 per minute

**Extras**

Voicemail .....	\$5 per month
Call Waiting .....	Included
Caller ID .....	\$5 per month
Call Forwarding .....	Included
Conference Calling .....	Included

**Data & Messaging Services**

SMS .....	Unlimited
MMS .....	Unlimited
Web Browsing .....	3¢ per page viewed
Email .....	3¢ per page viewed
Data Connectivity .....	—
Coverage map .....	<a href="#">Link</a>

**Additional Information**

**Plan 8 — Talk to Me 25**

Price .....	\$25
Contract Length .....	1 year, 2 years, 3 years
Activation Fee .....	\$35
Licensing Fee .....	\$6.95 per month
Emergency Access Fee .....	75¢ per month
Security Deposit .....	-

**Minutes Included**

Prepaid Minutes .....	—
Base Minutes .....	100
Additional Minutes Fee .....	35¢ per minute
Evening/Weekend Minutes .....	Included (1000 local evenings & weekends)
Evening/Weekend Time Period .....	9pm – 7am (Mon to Fri), 9pm (Fri) – 7am (Mon)
Free Incoming .....	Included (Unlimited local incoming calls)
Mobile to Mobile .....	Not included
Walkie Talkie .....	—
Additional .....	Includes: - unlimited local calling on your birthday - unlimited local calling for up to 3 months (available to new activations on select rate plans until December 31, 2007. Clients who sign a 1, 2 or 3 year contract will receive 1, 2 or 3 months respectively of unlimited local calling.)
Billing Increments .....	Per minute

**Long Distance & Roaming**

Long Distance within Canada .....	35¢ per minute
Long Distance to US .....	35¢ per minute
Long Distance within US .....	50¢ per minute
Long Distance from US to Canada .....	50¢ per minute
Roaming within US .....	95¢ per minute

**Extras**

Voicemail .....	—
Call Waiting .....	Included
Caller ID .....	—
Call Forwarding .....	—
Conference Calling .....	Included

**Data & Messaging Services**

SMS .....	15¢ per message
MMS .....	25¢ for picture messages and 50¢ for video messages
Web Browsing .....	5¢ per page
Email .....	5¢ per message
Data Connectivity .....	<a href="#">Link</a>
Coverage map .....	<a href="#">Link</a>

**Additional Information**

**Plan 9 — By the Month Unlimited Early Nights and Weekends**

Price .....	\$25
Contract Length .....	—
Activation Fee .....	\$35
Licensing Fee .....	—
Emergency Access Fee .....	78¢ per month
Security Deposit .....	—

**Minutes Included**

Prepaid Minutes .....	30¢ per minute for first 3 minutes, 5¢ per minute for the rest of the call
Base Minutes .....	—
Additional Minutes Fee .....	—
Evening/Weekend Minutes .....	Included (Unlimited evenings & weekend minutes)
Evening/Weekend Time Period .....	6pm–7am (Mon to Fri), 6pm (Fri)–7am (Mon)
Free Incoming .....	Not included
Mobile to Mobile .....	Not included
Walkie Talkie .....	—
Additional .....	You can add minutes to your phone by purchasing a prepaid card in \$15 (expires after 30 days), \$25 (expires after 60 days), and \$50 (expires after 60 days) denominations. You can also use a credit card to set up automatic payments when your time is running low. The minimum purchase is \$15.
Billing Increments .....	Per minute

**Long Distance & Roaming**

Long Distance within Canada .....	35¢ per minute
Long Distance to US .....	35¢ per minute
Long Distance within US .....	99¢ per minute
Long Distance from US to Canada .....	99¢ per minute
Roaming within US .....	180¢ per minute

**Extras**

Voicemail .....	\$6 per month
Call Waiting .....	Included
Caller ID .....	\$6 per month
Call Forwarding .....	Included
Conference Calling .....	Included

**Data & Messaging Services**

SMS .....	15¢ per message (Canada & USA), 25¢ internationally, 50¢ per day for unlimited messages sent
MMS .....	50¢ per picture message, 75¢ per video message
Web Browsing .....	5¢ per KB
Email .....	\$3 per month
Data Connectivity .....	<a href="#">Link</a>
Coverage map .....	<a href="#">Link</a>

**Additional Information**



## Unit 2 — Alternate Cell Phone Decisions

### Relevant Economic Expectations

- Needs and wants are sometimes difficult to tell apart
- Some spending decisions have greater consequences than others
- Various factors can affect the prices of what we need and want
- Factors that can impact future purchasing power of saving (e.g., inflation, fees)
- Impact of compound interest
- Different factors and forces can influence saving and spending decisions at different times of one's life – the "life cycle"
- Legal documents and contracts should be reviewed carefully

### Background Information

Cell phones, Blackberries and similar devices provide easy and constant access to the Internet and modes of communication has dramatically changed many aspects of our lives. The youth of today use this technology like no other generation.

So there is increased pressure and desire to have the necessary technological devices. Many people, including parents, stress that, with safety being a paramount concern, this is a critical need and not simply a matter of luxury. Even institutions such as universities are using e-mail to alert students to potential problems and are posting such items as exam schedules online. Cell phones have become more of a need, than a want. But the costs of a cell phone plans vary greatly. Consumer demand is so high that, in large, urban centres in Canada there are more than nine carriers offering more than 191 different plans. In order to be wise decision-makers and consumers, young people must understand the role these devices play in our lives and have the knowledge and skill necessary to assess the various benefits and costs of these technologies.

### Overview of the Unit

The focus of this lesson is to compare cell phone plans and determine how the cost of cell phone plans may determine what is needed versus what is wanted.

In small groups, students will be charged with the real-life task of evaluating the appropriateness of a cell phone plan. Students will be asked to: reflect on the role of the cell phone; decide which cell phone features are necessary and which features are nice to have, but not needed. They will examine the related costs of those features and usage. They will be challenged to investigate the varying structures of different plans and be asked to apply a decision-making model in order to determine which plan is most appropriate for them. The final activity will help them become aware of the consequences of compound interest charges.

### Estimated Time Frame: 3 periods – 60 minutes each

## Suggested Implementation Strategy

### Period 1 – 60 minutes

- Begin the period by organizing the class into groups of five or six students and assign the following task which will require them to prepare a brief report for the class:
  1. Starting from the time of early settlers in Canada and continuing to the present day, list the three most important inventions that have helped us communicate more effectively and quickly.
  2. Identify the one your group feels is most important and explain why.
  3. Compile a list of the devices your group uses to communicate with their friends.
- Identify what you consider to be the value of each of the items listed. Allow the groups time to complete their activity, have each group summarize their information and report their findings to the class.
- Ask the students to consider their personal cell phone situation and ask if a comparison check was done with different providers before they or their parents selected a plan.
- Ask them if they found it a difficult and confusing process.
- Survey the class to see how many of the students pay their cell phone bills themselves.
- Have the students take a piece of paper and write down what the monthly bill is for their cell phone (or what they think it is if someone else pays for it).
- In order to ensure anonymity, have them curl the piece of paper into a ball and place it in a container.
- Once all have added their paper, unfurl the papers and list the costs indicated by each.
- Have the students do a quick calculation to see what the average cost is per month.
- Ask the class to consider what the necessary features are to have in a cell phone plan and what is a want, rather than a need.
- Indicate to the students that smart consumers do comparisons of equipment, suppliers and services before they enter into any type of contract and that they will research various cell phone plans to see the differences and, utilizing the basic steps of a good decision-making model, determine what plan or plans might be best for them.
- Write the Decision-Making model on the board and the list of cell phone companies.

### The Six-Step Rational Decision-Making Model

1. Define the problem.
2. Identify decision criteria
3. Weight the criteria
4. Generate alternatives
5. Rate each alternative on each criterion
6. Compute the optimal decision

### CELL PHONE COMPANIES – Ontario



Bell



Fido



Koodo Mobile



MiKe



MTS Mobility



Rogers



Solo Mobile



TELUS



Virgin Mobile

- Each group will choose 5 cell companies. To ensure a broad data base, check that each phone company is picked by at least one group.
- They will research the various plans and prepare a presentation to the class. Explain that they need to include:
  1. The monthly cost of the plan
  2. A list of the benefits and special features of each plan.
- Allow the remaining class time to start their research and more research is to be gathered for homework.

### **Period 2 – 60 minutes**

- Begin by handing out a piece of large chart paper and markers to each group.
- Give the students time to meet in their groups, share the information that they gathered for homework, and decide how to present their findings to the class.
- Allow 20–30 minutes to prepare their reports, then start the presentations.
- These charts should be posted in the room for the next period.

### **Period 3 – 60 minutes**

- The students will be using the presentations to complete the worksheet “Cell Phone Comparisons.”
- Allow 25 minutes for to complete it.
- Begin a discussion with the following questions:
  1. What benefits did you decide were necessary?
  2. Which features did you consider “frills” and you didn’t really need?
  3. What could you do if you find that the plan is too expensive?
  4. What other things would you give up in order to have your cell phone choice?
  5. Do you think the fees for your plan will stay the same?
  6. Did anyone read the “fine print” to see what the consequences are if you don’t pay on time?
  7. What would be the consequences of making a bad decision about a cell phone plan?
  8. What happens if you don’t pay your bill each month?
- Ask the student if they know what compound interest is?  
Give the students the following scenario:  
Your cell phone bill is \$35 a month. You can’t pay it this month so the amount is subject to an interest penalty fee of 18%. This amount is now added on to the bill. Calculate what your new cost is? If you didn’t pay this bill over the next 6 months, and 35\$ is added each month to your bill, how much would you owe in 6 months?  
Allow time for them to do the calculations. Ask for a volunteer to show their results on the board, or do it together.
- Ask if anyone was surprised to see how compound interest can add up quickly.
- Collect the worksheets.

## **Supplies / Handout**

1. Large chart paper, markers
2. Cell Phone Plan Comparison Worksheet

## Possible Evaluations

- Assess the group reports.
- The homework assignment could be checked.
- Assess the group participation and presentations.
- Check math calculations.
- Mark the cell phone worksheets.

## Follow-Up Activities

- Students could take a field trip to a mobile communications store to examine equipment first hand and discuss plans with store representatives.
- Students could hold a debate on whether cell phones should be allowed in school.

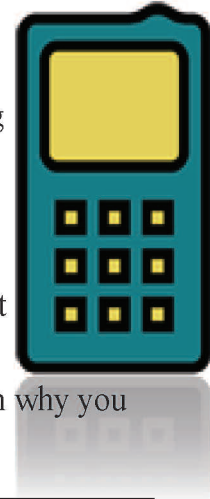
## Modifications or Suggestions For Different Learners

- There are a variety of activities. The students will be engaged in the group work. The research activity and student worksheets can be done individually or in pairs. The presentations allow students to use their strengths to contribute to the group.

## Suggested Links:

- [The City](#) (The Financial Consumer Agency of Canada)
- [The Expansion of Cell Phone Services](#) (Canada's Office of Consumer Affairs)
- [Get a Grip on Your Cell Phone Costs](#) (Canada's Office of Consumer Affairs)
- [Cell phones. How young is too young for a phone?](#) (*The Globe and Mail*)
- [Third of teens use cell to cheat](#) (*The Globe and Mail*)

CELL PHONE PLAN comparisons Name:



1. Look at the presentations and complete the chart below, recording the cheapest, mid range and most expensive plans.
2. Calculate the cost of each plan for one year.
3. Record features of the plan that you feel are needed.
4. Record features of the plan that you would like to have but are not necessary.
5. Look at your result, decide which plan is best for you, and explain why you made this choice.

Cheapest:	Mid-Range:	Most Expensive:
Cost per year:	Cost per year:	Cost per year:
Features I would need:	Features I would need:	Features I would need:
Features I would like to have:	Features I would like to have:	Features I would like to have:
Conclusion: _____ is the best plan for me _____ _____		