

# Costly Choices

## Activity

**Resource:** Wallet Wellness

**Grade(s):** 4 5 6

**Division(s):** Junior

## Cross-Curricular Expectations

### H&PE

A1. Social-Emotional Learning (SEL) Skills, D1. Understanding Health Concepts, D2. Making Healthy Choices, D3. Making Connections for Healthy Living

### Math (Social-Emotional Learning Skills)

A1. Social-Emotional Learning (SEL) Skills and the Mathematical Processes: Apply, to the best of their ability, a variety of social-emotional learning skills to support their use of mathematical processes and their learning in connection with the expectations in the other five strands of the mathematics curriculum

### Mathematics (Number Sense and Numeration)

Number Sense and Numeration (Grades 4-6):

#### Grade 4:

- B1 Whole numbers
  - B1.1 read, represent, compose, and decompose whole numbers up to and including 10 000, using appropriate tools and strategies, and describe various ways they are used in everyday life
  - B1.2 compare and order whole numbers up to and including 10 000, in various contexts

- B1 Fractions and Decimals

- B1.5 use drawings and models to represent, compare, and order fractions representing the individual portions that result from two different fair-share scenarios involving any combination of 2, 3, 4, 5, 6, 8, and 10 sharers
- B1.6 count to 10 by halves, thirds, fourths, fifths, sixths, eighths, and tenths, with and without the use of tools
- B1.7 read, represent, compare, and order decimal tenths, in various contexts
- B1.8 round decimal numbers to the nearest whole number, in various contexts

### **Grade 5:**

- B1 Whole numbers
  - B1.1 read, represent, compose, and decompose whole numbers up to and including 100 000, using appropriate tools and strategies, and describe various ways they are used in everyday life
  - B1.2 compare and order whole numbers up to and including 100 000, in various contexts
- B1 Fractions, Decimals, and Percents
  - B1.5 read, represent, compare, and order decimal numbers up to hundredths, in various contexts
  - B1.6 round decimal numbers to the nearest tenth, in various contexts

### **Grade 6:**

#### **B1 Rational Numbers**

- B1.1 read and represent whole numbers up to and including one million, using appropriate tools and strategies, and describe various ways they are used in everyday life
- B1.3 compare and order integers, decimal numbers, and fractions, separately and in combination, in various contexts
- B1 Fractions, Decimals, and Percents: B1.6 describe relationships and show equivalences among fractions and decimal numbers up to thousandths, using appropriate tools and drawings, in various contexts

### **Mathematics (Financial Literacy)**

## Financial Management

- F1.4 (Gr.4): explain the relationship between spending and saving, and describe how spending and saving behaviours may differ from one person to another
- F1.3 (Gr.5, Gr.6):
  - Gr. 5: design sample basic budgets to manage finances for various earning and spending scenarios
  - Gr. 6: identify and describe various factors that may help or interfere with reaching financial goals

## Language

- Oral and Non-Verbal Communication: apply listening, speaking, and non-verbal communication skills and strategies to understand and communicate meaning in formal and informal contexts and for various purposes and audiences
- Knowledge about Texts: apply foundational knowledge and skills to understand a variety of texts, including digital and media texts by creators with diverse identities, perspectives, and experience, and demonstrate an understanding of the patterns, features and elements of style associated with various text forms and genres

## Activity Description

Students explore the short-term and long-term effects of tobacco use on both physical health and finances over time.

## Learning Goals

I can explain the effects of smoking on physical health and finances over time.

## Materials

- [KWL Chart/Graphic Organizer \(PDF\)](#)
- [What's In A Cigarette? Article \(PDF\)](#)

## Key Concepts

- Considering future and life events
- Decision-making
- Making healthy choices

## Prior Knowledge and Skills

- How to use a KWL Chart
- Harmful consequences of smoking

## Minds On

- Co-create the KWL Chart with students by having them Think-Pair-Share about what they think they know about tobacco use and what they wonder (questions).
- Ask students to reflect on what the connections might be between smoking, health, and money (finances). Add the ideas to the class KWL Chart.

## Action

- Divide students into groups and introduce two learning centres.
- In learning centre one, the *What's in a Cigarette?* article has students learn about what goes into manufacturing cigarettes and their short and long-term health risks. Have students use the KWL Chart/Graphic organizer (refer to Materials) to share their learnings.
- In learning centre two, provide students with the average cost of a pack of cigarettes, and the number of cigarettes in a pack. Share the following statistic with students: *People who smoke daily in Canada consume 12.5 cigarettes per day.*<sup>1</sup> Have students use this information to complete the KWL Chart/Graphic Organizer calculations (refer to Materials).

## Consolidation

- Lead a class discussion about making healthy choices. Add this information to the class KWL Chart.

- Have students share their calculations of cigarette costs over time (1, 15 and 40 years) and discuss financial implications.

## Debrief

- After learning about the short and long-term health and financial implications of smoking, what would you say to someone who feels peer pressure to smoke?
- Think about the cost of smoking over more than 10 years and reflect on the impact that could have on someone's well-being.

## Extended Learning

- How can decisions that affect our health be connected to our financial well-being?
- How can smoking affect someone's financial life in the present and future?
- What other habits might someone engage in that affects their financial and physical well-being in the present or future (e.g., Vaping)?
- Share information about the effects of Vaping (refer to [Ophea's Vaping Education Resources](#)).

<sup>1</sup>*Cigarette consumption*. Tobacco Use in Canada. (2023, October 6). Retrieved from:

<https://uwaterloo.ca/tobacco-use-canada/adult-tobacco-use/smoking-canada/cigarette-consumption#:~:text=Average%20cigarette%20consumption%20among%20daily,2019%20estimate%20of%20>  
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