

TEACHER'S GUIDE

TORONTO STAR

CLASSROOM CONNECTION

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Section 1

How Does Your Family Deal with Money?

LEARNING GOALS:

In this section, students will be asked to investigate and reflect on their family's values and attitudes towards money, and how they influence their own views about money. Students will also review different ways people earn money (salary, commission, hourly wages, piece work, fee-for-service). They will also explore the term "gig work." The boxes contain quotes from the Student Resource as well student activities.

Talk to Your Family about Money

- How important is saving money, to your family?
- How important is staying out of debt, to your family?
- Are your parents willing to wait to buy something while they save up, or are they okay with borrowing money, or putting things on a credit card?

Compare your ideas about money with theirs.

Some parents may be uncomfortable discussing finances with their kids. You may want to suggest a more personalized approach. Have them ask their parents for advice. For instance:

- How can I save money? (Perhaps for a specific goal like a new cell phone or, longer term, for something like tuition fees).
- Should I put off buying something until I have the money? Should I save up first? Or, could I borrow, say, against my allowance?
- Is it okay for me to owe money?

Students' answers will vary. However, when students discuss the results of their talk with their parents, there are a few key points you can develop:

- The importance of money. For some, money is a means to an end; for others, it's a status symbol. Discuss with the class what the purpose of money is. From that, you can develop ideas about debt.
- Attitudes about debt will vary widely. Debt in itself is not an issue, but the manageability of debt is. You can use this activity to examine the limitations of debt.

Have students, either individually or as a class, consider this question:

You have an allowance of \$50 a month. You have borrowed \$700 for a new cell phone. You must repay your debt over two years, at the rate of \$32 a month.

- How important was that cell phone, compared to your other needs or wants?
- What effect will the repayment have on your ability to buy necessities in the meantime?
- What would happen if you needed some cash for unexpected expenses?
- What effect will this size of debt have on what you want to do?

This activity is an opportunity for students to prepare group presentations or individual reports, or have a classroom discussion. The point to develop from this activity is that borrowing money is a useful tool for buying something you need when you do not have the cash. Acquiring a desired item that is not within your immediate budget just became easier. Borrowing spreads the cost over time, because the debt is repaid by payments over time. However, as the size of the payments increases, the ability to do or buy other things becomes more limited. Borrowers need to consider not only the size of the debt, but the payments required to pay off that debt.

Earning Money

How you get paid can vary from job to job. Most jobs pay you either an hourly wage or a salary. If you get paid an hourly wage, you get a fixed amount for every hour you work. The size of your pay cheque will depend on the number of hours you worked during the pay period (usually two weeks).

If you get paid a salary, you will be paid a fixed amount of money per week or month, based on a set number of hours you're expected to work. If you're working full-time, you're generally expected to work about 40 hours a week.

If you work in sales, you may get paid a commission, a percentage of every sale. In that case, your income depends on how much you sell.

Another way to get paid is a set fee-per-service. A freelancer (a person who is self-employed), often negotiates a set fee-per-service for a specific project. There's also piece work. That's when your job is putting products together and you get paid for every item you make.

Many students have a limited understanding of labour laws or how employment works. The Student Resource (see above) describes some employment options. This is an opportunity to expand the learning into several areas. Consider having students research these topics further.

Here are some suggestions for lines of inquiry:

Hourly wage work

- What is "overtime" and what rules govern when and how it is applied?
- What are employment "benefits"? List three of the most common benefits and explain why they might be important to a working person.
- What is "vacation pay"?

Salaried work

- What are the pros and cons for a worker to be paid by salary as opposed to hourly wages?
- What are the pros and cons for an employer to pay someone a salary as opposed to hourly wages?

Students should discover that salaried wages often work out to be higher than for those paid by the hour. However, since there is no limit on the hours, workers may find themselves working unpaid for what would be overtime work for wage workers. These workers may have irregular hours and often are required to jump in to fill gaps in schedules.

Piece work

Piece work doesn't happen only in garment factories in third-world countries. It also exists in Canada, both as factory work or work from home. What are the pros and cons for a worker in this situation? What are the pros and cons for an employer?

- Every province has a minimum wage. Do piece workers earn minimum wages?

The employer decides how many units can be assembled by a piece worker in an hour. They then set the rate per piece based on that calculation. The advantage for workers is that they can earn more money if they work faster, and they can work only the hours they want. For the employer, this guarantees a cost per item assembled, regardless of how long a worker takes. The disputed issue always comes down to who decides what an appropriate rate of assembly is. It is easy to set the rate so high that workers never manage to earn even minimum wage.

Freelance, "Gig," "Contract" or "Fee-for-Service" employment:

These types of employment are basically the same, regardless of the name. For a fixed payment, someone either completes a specific assignment in a specified time, or works a specific job for a set time. There are no payments or benefits of any kind, other than the negotiated fee. The workers have none of the rights that regular employees of these companies would have.

Freelance, "Gig," "Contract" or "Fee-for-Service" employment:

- What are the pros and cons for workers and employers in this situation?
- The media often refer to this as "precarious employment." Explain what that means. Why is this kind of work considered "precarious"?
- Some argue that this form of employment is unfair, especially when the person works for only one employer, doing the same job for a long time. They argue that this person is really an employee, not a freelancer. Take, for example, Uber drivers. Are they employees of Uber or are they self-employed contractors? Why does it matter?
- Have a class debate on what makes someone an employee and someone else a contract worker.

Consider having your students look at the labour laws in your province. For Ontario, the legislation is explained in "**Your Guide to the Employment Standards Act, 2000**," found at:

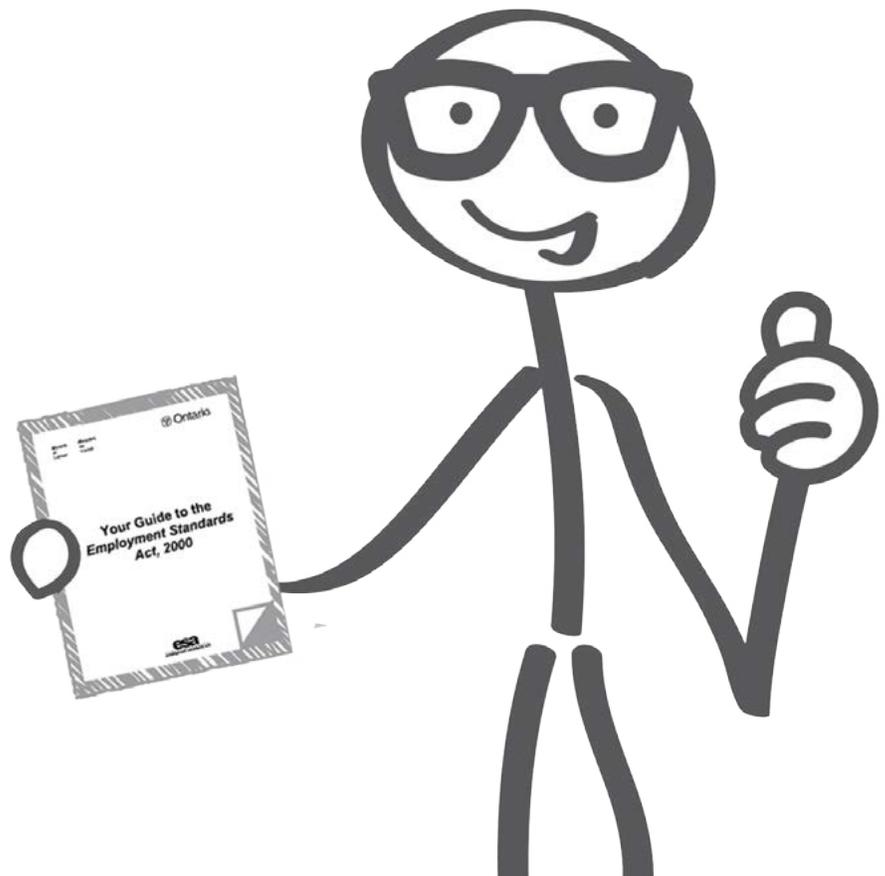
<https://www.labour.gov.on.ca/english/es/pubs/guide/index.php>.

The guide explains basic labour laws in Ontario, including hours of work, benefits, vacation and overtime pay, and all the other basics.

The guide is an opportunity for in-class oral presentations. Divide the class into groups of four or five. Assign one form of employment to each group. Have them explore the labour rules that cover that particular category of employment and highlight an area of concern. That could be:

- the risk of unfair practices or uncertain or precarious employment
- the lack of any benefits
- no assurance of continuing work
- exploitation (many piece work employees are women or visible minorities working in the garment trade, assembling clothing from home)

Students can also discuss why individuals might take employment in these different categories.



Section 2 - Spending

LEARNING GOALS:

Students will explore the concepts of “needs” and “wants,” spending priorities and budgeting, and the economic concept of “opportunity cost.” They will also expand their knowledge of budgeting, including setting goals and determining priorities.

CLASSROOM CONNECTION

- Compare notes with other students in your class about your needs and wants, and make a list of them all under the headings “Needs” and “Wants.”
- You earn \$25 a week. Select one expensive need and one want and write a paragraph explaining how you could buy both of them, based on your budget.

Students should come away from this activity with an awareness of the need to differentiate between “needs” and “wants,” and the need to prioritize. This activity is a good preparation for the next student activity: learning to budget. They will also learn, indirectly, the concept of “opportunity cost. Opportunity cost is the economic term for the choices you forgo when you decide to select one option. Purchase choices have consequences. Choosing one option over others may limit later options. For example, choosing an expensive cell phone plan may limit the funds you have available for other needs or wants.

ACTIVITY:

On a separate piece of paper, answer the following:

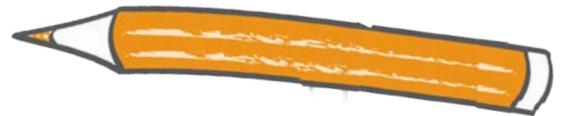
- List three things you spend money on each month that would be fixed expenses.
- List three things you spend money on each month that would be variable expenses.
- If you needed to save some money, how could you change your spending?

This activity confirms for students what fixed and variable expenses are. All students will have somewhat different answers, but some commonalities will exist. They will need money for personal items, a transit pass, cell phone fees. They may also spend money on lunches, movies, downloads and other needs/wants. One approach is to have students draw up a table into which they insert these items, and a brief explanation. (See an example on page 8.)

Part of the follow-up classroom discussion should include breaking down the fixed and variable expenses into needs and wants as well. A cell phone is a fixed expense, the amount depends on the plan. Students may feel this is a need, but they might consider less expensive plans. This allows students to practise analyzing their spending habits, and prepares them for the next exercise: budgeting.

Have a class debate on priorities. Let two teams of five or six present and defend their answers to the questions above. Let the remainder of the class be the “peanut gallery.” They are tasked with asking questions about the choices individuals are making, asking the hard questions about priorities. The class can then vote on which team had the better answers. You can follow up by having a different pair of teams repeat the exercise.

As part of the literacy component of the curriculum, have students write a report in the style of a newspaper story under the headline: “Students Consider Financial Priorities.” A further option would be to have students swap their stories and evaluate each other’s stories for grammar, spelling and style.



My Family Budget

Creating the Family Budget summarizes the learning in this section. Students will apply all the previous learning to that budget process.

Let students exchange budgets with others in the class, and explain to that person the choices and priorities they set out in the budget. Expand this activity by having students:

- prepare alternate budgets with a fixed savings amount as the first item
- present and explain their budget choices to the class
- write an advice column aimed at other students on budgeting
- prepare a spreadsheet (see example) to show how much they can save over time

You can create a simulation game for the class. Have the class prepare one budget together for someone, using an annual income of \$2,800. Then add flash cards with “what-if” scenarios. These could be a doubling of their income, the loss of a part-time job, unexpected expenses, or other financial complications. Divide the class into groups. Have them draw a card at random and redraw that budget based on the scenarios. You can add interest by having students draw up the flash cards. From the subsequent class discussions, you can determine how well they have sharpened their budgeting and financial analysis skills.



Section 3

LEARNING GOALS:

Setting financial goals, controlling finances, working with interest and compound interest, learning about various borrowing instruments, the concept of “creditworthiness” and risk.

Introduce your lessons about goal-setting with this activity. Remind the class that the more specific their goals, the more easily they can work toward achieving them. Also remind them that reviewing their progress toward their goal is essential.

	FINANCIAL GOAL	LONG- OR SHORT-TERM GOAL?	HOW CAN YOU ACHIEVE THIS GOAL?	HOW WILL THIS AFFECT YOUR BUDGET?	HOW CAN YOU MEASURE SUCCESS?
#1					
#2					
#3					
#4					

To the Student: Your Progress Review

- Decide just how much money you need to save for each goal. Then decide when you want to achieve that goal. In other words, how much time you have to save up the money for that goal. Calculate how much money you need to put away weekly or monthly to achieve that goal.
- If you are putting away money weekly for that goal, check after a few weeks how your savings are accumulating.
- If you are not saving enough, it is time to review and reconsider that goal, or the timeframe you’ve given yourself for saving up for that goal.

Fixed and Variable Expenses Analysis Chart

Put a checkmark in the box to indicate whether an item is a fixed or a variable expense. Then consider if that item is a need or want, and tick the appropriate box.

ITEM	Fixed Expense		Variable Expense		Explanation WHY DO YOU SPEND MONEY ON THIS ITEM?	Possible Savings WHAT COULD YOU SAVE IF YOU REDUCED SPENDING ON THIS ITEM OR STOPPED BUYING IT?
	NEED	WANT	NEED	WANT		

CLASSROOM FOLLOW-UP:

Select one or two fixed expense items at random, and discuss why this is a needed item. As a group, consider ways to reduce that cost, or less expensive alternatives to that item.

Emergency Fund

Use this for a class or group activity. Have students brainstorm and develop a list of possible emergencies relevant to their lives, and their families' lives, that would cause an unexpected expense. When you have an agreed upon list, use it to create flash cards. Have students work on revising their budgets. Have them draw random flash cards, and deal with that sudden expense in their budget.

FOLLOW-UP ACTIVITY:

In a classroom discussion, have students:

- evaluate how well their savings allowed them to cope with a sudden unexpected expense
- suggest ways in which they could improve their budget to take such expenses into account.

Individual and Group Activities:

- Have students revise their individual budget
- Have students in groups evaluate each other's budgets and discuss how well these could cope with a sudden expense
- Present each group with a random flash card featuring a sudden expense. How well do the revised budgets deal with that problem?

Interest

Students can see the effect compounding has on their savings by using a computer spreadsheet. Most students have access to Excel, Quattro Pro or some other spreadsheet software. Have them enter a saving amount of \$500, and calculate the amount of money they would have in 10 years, at 4% interest. Then have them repeat that with 4% interest compounded monthly. They should then graph both results. The straight interest will result in a straight upward line, but for the compound interest, they will see a "J" curve, as the compound interest accumulates. You can make the results more dramatic by increasing the interest rate. For comparison, have them also enter a line showing the growth of their money if it earns only annual interest without compounding.



	Amount	Additional Savings Amount	Total Savings	Interest Rate (4%/12)	Amount Added	Savings at Month's End
Instructions	Add interest to previous month		Add savings for the month and added funds	Multiply monthly total by interest rate	Insert calculation result here	Add money at start of month and interest. Insert results into next month's slot.
Month 1	\$500			0.003333%	\$1.67	\$501.67
Month 2	\$501.67			0.003333%	\$1.67	\$503.34
Month 3	\$503.34			0.003333%	\$1.68	\$505.02
Month 4	\$505.02			0.003333%	\$1.68	\$506.71
Month 5	\$506.71			0.003333%	\$1.69	\$508.40
Month 6						
Month 7						

The amount invested and the interest rate is relatively low. For a manual calculation, the example is simplified. The interest earned from one month to the next in the example initially will disappear due to rounding. Banks will calculate interest on a daily basis to several decimal points more, so these rounded numbers will be slightly higher over time and more interest will accrue. A computer spreadsheet will allow students to calculate interest to four or five decimal points, and for a long period of time, making for a more dramatic result. They can also change the interest rate easily to demonstrate the effect of higher or lower rates. Remember, the keys to earning interest are the rate and the time.



Borrowing Activities

Depending on the skill level of the class, these activities can be assigned as individual or group research and homework, or left to in-class discussion. Students will need some computer time to find the answers.

In this exercise, students will discover that the cost of loans varies dramatically. Secured loans like mortgages or secured lines of credit have the lowest fees, while pay-day loans are the most costly. You can turn this into a classroom discussion about the need to save and prepare for unexpected expenses. Question 3 can be a starting point for a discussion about credit worthiness. Some individuals may not be granted loans, simply because the lender is not certain that such loans will be repaid. Pay-day loans are usually the last resort, with the highest risk to the lender. That correlates to the extremely high interest these lenders charge. Students will find that these may work out to an annualized rate in excess of 450%.

Borrowing

1. Examine each of the options for borrowing money and find out:

- The interest rate for each form of loan
- Any differences in the amount of money available to borrow for each form of loan
- The minimum amount for each form of loan
- The difference between a secured and an unsecured loan

2. For small emergency loans, some people use pay-day loan companies.

- How do pay-day loans work?
- How much do pay-day loans cost? Calculate the annual interest rate on a pay-day loan
- Why might some people use pay-day loan companies rather than bank loans?

3. Your friend wants to borrow \$20 until next week.

- How can you be sure you will be paid back?
- How can lenders like banks and credit card companies be sure they will be paid back?

4. List all the different forms of loans in order of the interest they charge.

- Lending money comes with the risk that someone may not repay a loan. Rank the above forms of lending by how great the risk is of not collecting the debt
- What effect does risk have on interest rates?



Section 4 - The Benefits and Risks of Credit Cards

LEARNING GOALS:

How credit cards work, calculation of interest on debt, credit terminology

The benefits of credit cards are pretty obvious: instant access to funds for purchases you need or want. But the risks are not as obvious to someone who is new to credit cards. One important first step is for students to learn the vocabulary laid out in the Student Resource. Have them look up each term and then write a definition. Then, have them use the terms in a short explanatory paragraph.

The following activities can be done individually or in groups. The calculation will show that the cost of the shoes on a credit card purchase repaid at the rate of \$25 a month was an additional \$20.84.

Credit Card Debt

Most parents have credit cards. Look at one credit card statement and answer the following questions:

1. What is the annual interest rate for credit charges? %
2. What is the interest rate for cash advances? %
3. How is the calculation of the interest charge different for cash advances than for credit charges?

Student Activities: Do the Math

Let's assume you bought a great pair of runners. You owe \$250 on your credit card, and decide to pay off that amount at \$25 a month. Use this template to calculate the actual cost.

Date	Amount Owed	Monthly Interest Rate	Interest Charge	Debt Plus Interest	Payment	Balance Owed
Month 1	\$250.00	.01666	None	\$250.00	\$25.00	\$225.00
Month 2	\$225.00	.01666	\$3.75	228.75	\$25.00	\$203.75
Month 3	\$203.75	.01666	\$3.40	207.15	\$25.00	\$182.15
Month 4	\$182.15					
Month 5						
Month 6						

Note: Banks calculate interest daily. To keep this simple, this chart uses a monthly calculation. The interest rate is currently 19.99% annually or 1.666% monthly.

1. When you have finished this table, add up how much interest you paid. How much more expensive were those shoes? Calculate the percentage that extra cost works out to.
2. You could have taken a cash advance of \$250 to pay for the runners. How much would that have cost, if you paid it off at \$25 a month?

How Credit Cards Work

You can expand the activities in the Student Resource with these activities.

Go online and research credit cards. There are many varieties of credit cards. Some award points on the money spent, which can be used for purchases. Some offer a cash refund once a year, a percentage of the money spent. Some have annual fees; others are free. Some are pre-paid.

1. Create a table of five different credit cards, comparing:

- a. the benefits they offer
- b. the fees for the use of the card
- c. the interest rate charged on outstanding balances
- d. the penalty for missed payments

Use a spreadsheet like the "Do the Math" example, and calculate how long it would take, and what it would cost, to pay off a debt of \$2,000 at \$50 a month and \$100 a month. What is the advantage of paying off that debt faster?

2. In groups, prepare a presentation on rules for using credit cards wisely.

- a. Ask your parents for their opinions
- b. Compare your presentation to those of others in your class
- c. After all presentations, create one list with which the entire class can agree are the best rules



Section 5 - Bank Accounts and Investing

LEARNING GOALS:

Different types of bank accounts, variations in fees and services, investment options, credit and debit card fraud.

Have students find the bank account with:

- the lowest service fees
- the most free transactions allowed
- the highest interest rates on savings accounts
- the lowest-cost bank account for students

Students can present their findings in class and compare results.

Credit and Debit Card Fraud

Point your students toward the RCMP website to find out more about credit and debit card fraud

<http://www.rcmp-grc.gc.ca/scams-fraudes/cc-fraud-fraude-eng.htm> and have them answer the questions below.

Go to the RCMP fraud prevention website

<http://www.rcmp-grc.gc.ca/scams-fraudes/cc-fraud-fraude-eng.htm> and answer these questions:

1. Why is it important never to write down your PIN number?
2. Explain the meanings of phishing and skimming
3. Why should you be especially careful with “tap-to-pay” cards?
4. What are some ways to use credit cards more safely when making online purchases?

Follow up these activities with the following:

Visit the Canadian Bankers Association website (www.cba.ca) and look up credit card fraud

1. How does the CBA suggest you protect yourself against credit or debit card fraud
2. How can you be safer using “tap-to-pay” cards?
3. Why are cell phones now also a risk for financial fraud?

Your students’ answers will vary, but they should come up with these key points:

- Knowing your PIN number will give anyone with your credit or debit card number access to your account. If you lose your wallet or purse containing the cards and your PIN, thieves can spend a lot of your money before they are stopped.
- Phishing scams are usually emails or phone calls asking you for your credit or debit card number and PIN, and even the security number on the back of the card. The usual claim is that there has been some fraudulent activity and the caller is trying to protect the card holder. Phishing scams can also ask for passwords or information that would allow the sender or caller to reset your account password.
- Skimming is a duplication of your cards through the use of a mechanical device. A store clerk can swipe your card twice and record your PIN, or a device may be attached to a terminal, which copies the information you input. Your transaction goes through as normal, but the device retains your card information and PIN.
- “Tap-to-pay” card fraud requires a fraudster to skim and duplicate a legitimate card. They can then use it until the card is blocked. Similarly, a lost card can be used until it is reported. However, banks usually protect the card owner against such fraud by limiting the amount the card owner is responsible for in the event of fraud. You can ask your students to research that, too.
- Cell phones are risky in several ways. Many people do not have log-on passwords on their phone. If they store their PINs, security codes and other passwords on their cell phone, they are at risk. A second issue is that new electronic payment methods allow people to use their cell phone just like a “Tap-to-pay” card. Losing a cell phone has become just as much of a problem as losing a credit card or a debit card.

Section 6 - Life after High School

LEARNING GOALS:

“Real-life” issues of financial independence, controlling spending, and keeping budgets real.

Student Activities

Real-life challenges: The beginning of the month starts with lots of money. Woo-hoo! Buy what you need and want. But by the last week, the money available has mysteriously shrunk. The last few days, you may be down to nickels and dimes, looking under cushions for stray change.

A budget is a good way to avoid these situations, but only if used properly. Let’s go back to your original budget and analyze your spending. Below is an example of a cash flow statement, which simply looks at money in/money out. Compare your spending with what you budgeted. If the numbers don’t match, consider how to revise your budget by changing spending, increasing your income, or both.

My Spending

Create a cash flow statement of your spending for one week or one month, whichever period suits you. Log every nickel you spend and every nickel you earn. The balance starts with the amount of money you have available on the first day of the statement.

DATE AND ITEM	MONEY IN	MONEY OUT	BALANCE

Expand this form as you need more space. You can even include the coins you found in your couch cushions.

Budget Revision

Once your spending log is complete, you can work out how to revise your budget. You may be lucky, and everything has worked out well, but if not...

BUDGET ITEM	AMOUNT BUDGETED	ACTUAL SPENT	AMOUNT + OR —	REVISED BUDGET

And don't forget: Set aside some money for saving, for that special purchase, for emergencies, or just because.

Review your budget:

- How much money do you have left at the end of the period? Is it more or less than the previous month? Did you overspend?
- Could you afford to save some money each period, considering your spending and income?
- Cell and Internet services are big expenses. Check with your service provider or in newspaper ads for costs of Internet service, cable and telephone services. How much could you save by asking your provider for a better deal or by switching to a different service?
- Look at your other spending. What else could, or should, you change?
- Is there any way to increase your income? If you are in school, can you increase your work time without affecting your learning?

To the Teacher:

Individual students will answer differently, but the same key points should arise: Budget spending and actual spending almost never match. However, minor variations don't matter, as long as the total spending and earnings match to the total budgeted amount. Some students may show unexpected expenses. That is an opportunity to remind them of the importance of saving. Ideally, they should save 10 per cent of their weekly income. Of course, that is not always possible, but it is a good goal.

Cash flow statements are a good way to keep an overview of actual spending. That way, people can avoid overspending. These statements also allow budget revisions based on real spending and income. They also ensure there is some money at the end of the month, to avoid starvation, or worse, KD or ketchup soup.

As part of revising their budgets, have students consider the small items they buy, like that iced macchiato, that double bacon cheeseburger, the take-out pizza. These items are nice to have but they're not necessities. Have students go through their actual spending and calculate how much they can save by cutting these items. You can turn this into a class discussion, again weighing needs against wants.

After that review, students should prepare a revised budget. They can also discuss their budgets in groups. That will allow students to explain and justify the choices made in preparing their budgets.



Section 7 - Giving Back

For many students, making monetary donations to charities may be difficult, but they are quite able and enthusiastic to help others. Students should consider in class a list of areas where they can contribute their time, energy and enthusiasm to help others.

People volunteer for a variety of reasons. Have students brainstorm reasons for volunteering. They should come up with at least some of these points:

- satisfaction from the activity
- learning new skills
- expanding experience for a new occupation, profession or job
- improving their resume
- completing volunteer or community service hours
- and most importantly: helping others

You can start volunteerism in class. One form of informal volunteering is to have students individually help others. You may have a weak student, but some stronger ones, too. Set aside some time during class to allow stronger students to help the weaker ones. A more group-oriented activity can be a food or clothing drive to help the local food bank or Salvation Army store, or running a recycling drive in the school. As students work through their volunteering skills, you can also introduce the idea of preparing a skills-based resume.

Student volunteer activities can be anything from volunteering their labour, to fund-raising, from food and clothing drives, to tutoring other students or helping seniors in the community. The isolation of seniors is a growing issue. Many seniors want help with small day-to-day tasks or even just to have a little company.

Consider organizing a Living History Project:

- Have teams of three or four students visit seniors in the community
- Record the seniors' stories about life during their youth
- If possible, invite some seniors in to talk to the class about the changes they have seen in their lifetime

The project will not only give back to seniors by giving them a community connection, it will enrich the lives of both the students and the seniors.

ACTIVITIES:

1. In groups, brainstorm and create definitions of volunteerism
2. In groups, create a list of the skills you and your class have to offer
3. Prepare a list of activities that would allow individuals or the class to give back to the school community
4. Create a list of organizations where students can volunteer their time to help others

