5-Day Lesson Plan · Grades 7–8

Five ~40-minute periods. Each day: a quick hook, a short reading, a hands-on activity, and a workbook checkpoint. Ontario Mathematics (2020), Strand F. Codes shown per day.

Day 1 · Money & Smart Spending

Gr 7 F1.4 · Gr 6 F1.1 Handout: Money & Smart Spending Workbook p.1

Learning goal: I can tell a need from a want and name the trade-off behind a spending choice.

0–5 min	**Hook:** "You have $40 and want three things that cost more than $40 together. What do you do?" Quick think-pair-share.
5–18	**Read** the handout together (or in pairs). Pause at "needs vs. wants" and "four ways to pay."
18–30	**Activity:** as a class, sort 8–10 real examples into needs vs. wants. Debate the tricky ones (phone, bus pass).
30–40	**Checkpoint (Workbook p.1):** students complete Sarah's $40 problem and explain the opportunity cost. Collect.

Day 2 · Budgeting

Gr 7 F1.3 · Gr 8 F1.2, F1.3 Handout: Budgeting Workbook p.2

Learning goal: I can build a simple budget that reaches a savings goal.

0–5 min	**Hook:** "Where did your last $20 go?" Most can't say — that's the point of a budget.
5–15	**Read** the handout. Highlight Spend · Save · Give and "income minus expenses."
15–28	**Model together:** build Sam's budget on the board. Show how "left over = $0" means every dollar has a job.
28–40	**Checkpoint (Workbook p.2):** each student budgets $50/month toward a $200 bike and finds the number of months. Collect.

Day 3 · Compound Interest

`Gr 8 F1.4 · Gr 7 F1.5` Handout: Compound Interest Workbook p.3

Learning goal: I can calculate compound interest and explain why time matters.

`0–5 min`	**Hook:** "Would you rather have $100 today, or 1 cent that doubles every day for a month?" (The doubling wins big — that's compounding.)
`5–15`	**Read** the handout. Work the $100-at-10% table line by line so everyone sees the snowball.
`15–27`	**Activity:** compare simple vs. compound over 10 / 30 / 50 years (from the handout). Discuss the debt-trap warning.
`27–40`	**Checkpoint (Workbook p.3):** students complete their own 3-year compound table and the debt question. Collect.

Day 4 · Saving vs. Investing

`Gr 7 F1.5` Handout: Saving vs. Investing Workbook p.4

Learning goal: I can explain saving vs. investing, and why an index fund spreads risk.

`0–5 min`	**Hook:** "Where should you keep money you'll need next week vs. money for 40 years from now?" Same money, different job.
`5–16`	**Read** the handout. Walk the risk/return ladder; unpack "don't put all your eggs in one basket" — how an index fund diversifies for you.
`16–28`	**Optional app:** project `travisvaluation.ca/learn` and show how you can put money in a savings account and an index fund, and watch it grow.
`28–40`	**Checkpoint (Workbook p.4):** match goals to saving vs. investing; explain an index fund in their own words. Collect.

Day 5 · Review & Quiz

`All Strand F codes above` Unit Quiz

Learning goal: I can apply what I learned to new money situations.

`0–12 min`	**Review game:** quick-fire questions across all four sessions (needs/wants, budget, interest, save vs. invest). Teams keep score.
`12–35`	**Unit Quiz** (individual). 20 marks: multiple choice, short answer, and one compound-interest calculation.
`35–40`	**Consolidate:** "One thing I'll actually do with money because of this unit." Exit ticket.

Short on time? Days 1–4 readings plus the Day 5 quiz work as a compact three-day unit; use the workbook checkpoints as your assessment evidence.