



## Task Title: Saving Money

### OALCF Cover Sheet – Practitioner Copy

**Learner Name:** \_\_\_\_\_

**Date Started:** \_\_\_\_\_

**Date Completed:** \_\_\_\_\_

**Successful Completion:** Yes ☐ No ☐

**Goal Path:** Employment ☐ Apprenticeship ☐

Secondary School ☐ Post Secondary ☐ Independence ☐

**Task Description:** The learner will read about different ways to save money and answer questions about which savings methods they would consider using.

### Main Competency/Task Group/Level Indicator:

- Find and Use Information/Read continuous text/A1.2
- Communicate Ideas and Information/Write continuous text/B2.3

### Materials Required:

- Pen/pencil and paper and/or digital device

Task Title: SavingMoney\_I\_A1.2\_B2.3

### Learner Information

There are many ways to save money. Exploring different strategies that may work for you can be an important first step.

Read "Saving Money Information Sheet".

## **Saving Money Information Sheet**

What do you do when your budget shows that you spend more money than you take in? It can be useful to look at your expenses and ask yourself if there are things you can reduce or cut out altogether. Here are some ideas for saving money:

- Review your cell phone plan. Consider a cheaper plan, or switching to a different provider that offers a better deal.
- Review your cable, tv or streaming options (e.g. Netflix). Look at the ones you use the most, and consider cancelling ones you aren't using.
- Review your purchases of fast food, restaurant meals, and coffee. Set a monthly budget for take-out purchases.
- Review your purchases of pre-packaged food. Consider planning your meals for the week and making as much as possible from scratch.
- Read store flyers and shop for deals where possible. Try to avoid impulse purchases.
- Use coupons. Review digital coupon sites like [flipp.com](http://flipp.com) to find coupons and compare prices in your area.
- Review your insurance plans (e.g. car insurance) and compare with other companies. Try online comparisons such as [rates.ca](http://rates.ca)
- Read articles about different ways to save money such as [www.simplyfrugal.ca](http://www.simplyfrugal.ca)
- Review any apps or other subscriptions and consider cancelling ones you aren't using.
- Join local swap and buy nothing sites in your area.
- Purchase used clothing, furniture and electronics (e.g. cell phone) where possible.

## Work Sheet

**Task 1: Choose three money-saving tips from the article. For each tip, write a paragraph of 4-5 sentences that includes:**

- **an explanation of how this money-saving method works and why it's effective**
- **your opinion of what you like or dislike about it**
- **if you would choose to use this method to save money. Explain why or why not.**

Answer:



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### Answers

Answers will vary. The learner's discussion of each method should include at least one sentence responding to each of the points listed in Task 1.

## Performance Descriptors

Levels	Performance Descriptors	Needs Work	Completes task with support from practitioner	Completes task independently
A1.2	scans text to locate information			
	locates multiple pieces of information in simple texts			
	follows the main events of descriptive, narrative and informational texts			
	obtains information from detailed reading			
	begins to identify sources and evaluate information			
B2.3	writes texts to present information, summarize, express opinions, present arguments, convey ideas or persuade			
	selects and uses vocabulary, tone and structure appropriate to the task			
	organizes and sequences writing to communicate effectively			
	uses a variety of vocabulary, structures and approaches to convey main ideas with supporting details			

This task: Was successfully completed ☐ Needs to be tried again ☐

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Learner Comments:

Instructor (print):

Learner (print):