



Financial Literacy through exploring Food Consumption

Financial Literacy:

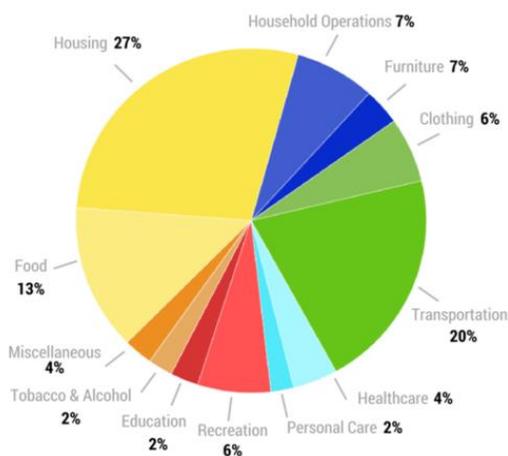
Financial literacy is having the knowledge, skills, and confidence to make responsible financial decisions. It is critical to the prosperity and financial well-being of Canadians (Government of Canada, 2018).

Financial literacy is important to teach students as they will be better able to:

- Make smart day-to-day choices on money-spending and prioritize financial responsibilities
- Navigate the financial marketplace and focus on purchasing necessary goods and services for their needs
- Save and plan ahead for future goals in life, including education, home-buying, and retirement
- Use financial resources effectively, such as benefits, credits, and pensions

Bringing Food Consumption into the Picture:

According to Statistics Canada, in 2017 an average individual Canadian spends approximately \$44 on groceries per week. One study showed that Canadians spend 13% of their budget on food, the third highest portion of spending following transportation (20%) and housing (27%).



Food Consumption, Financial Literacy & Math:

Educators can teach students mathematical skills and financial literacy through an activity that challenges students to design a weekly food consumption meal plan. Students in the **junior grades** will be able to practice their **Number Sense and Numeration** skills as they manipulate numbers through addition, subtraction, multiplication, and division (*Ministry of Education, Mathematics, 2005, page 88*). Below are some targeted curriculum expectations.

Curriculum Expectations:

- Read, represent, compare, and order whole numbers to 10 000, decimal numbers to tenths, and simple fractions, and represent money amounts to \$100 (MOE, 2005, p. 66)
- Solve problems involving the addition, subtraction, multiplication, and division of single- and multi-digit whole numbers, and involving the addition and subtraction of decimal numbers to tenths and money amounts, using a variety of strategies (MOE, 2005, p. 66)
- Solve problems that arise from real-life situations and that relate to the magnitude of whole numbers up to 1 000 000 (MOE, 2005, p.88).

Grocery Flyer Activity: Junior Grades (4-6)

1. The teacher will prepare a weekly meal chart for students clearly labelling the days of the week and 3-4 meal times (i.e. breakfast, lunch, dinner, and snack).
2. Assign a set weekly budget (for example, \$50) that students can “spend” on food.
3. Students will be given real-life grocery flyers of popular food stores in Ontario. They are to select food items they wish to purchase for the week, keeping their budget in mind.
4. Students will fill in their weekly meal chart, calculate the total costs of meals per day and the overall total per week, making sure they are within budget.

Differentiation:

- **Extension:** This activity may extend into the **Data Management** strand, also for **junior grades (4-6)**, by working with students to calculate the class averages and representing the findings through graphs and charts (*MOE, 2005, page 95*).

With the \$50 budget, students will be asked to keep track of the number of items bought for the given week. For instance, depending on the flyer, if a student were to buy a bag of avocados, that will count as one item. Students will then share the number of items bought for each individual and collectively will calculate the average number of items bought as a whole class. Students will then refer to Canada’s Food Guide (2019) where they will sort and graph their items into the corresponding food group categories (e.g. Sort and graph meats, fruits, vegetables, grains etc.)

- **Accommodation:** Teachers can help students with math calculations as they select food to buy. Students can also round the prices in the flyer to the nearest dollar (if so, teachers need to remind students that their budget will be lower) for easier calculations. Students can also use play money or calculators to help them with math calculations. Teachers may also reduce the number of days students have to plan the meals for.

Food Consumption across Communities

Total grocery spending costs and the types of food purchased may differ per household based on factors such as *culture* and *socioeconomic status*. *Socioeconomic status* can impact the access of healthy food choices as indicated by Canada’s Food Guide (2019).

The Hungry Planet by Peter Menzel and Faith D’Aluisio is a book that looks at food selections and grocery expenditures across 24 different countries and is a great access point to begin talking about potential cultural differences in food consumption.

Cross-Curricular Activities:

After looking at the differences between communities and their access to healthy foods, we can use **cross-curricular activities** to set forth meaningful change:

Social Studies: Students can research communities within Ontario that may struggle with meeting daily nutritional requirements and propose a plan of action (for example, organize a food drive, encouraging the donation of food items that are high in nutrients).

Media Arts/Art/Drama: Students can create commercials/posters that educate their audience on the need and urgency of donating healthy foods to shelters and food banks.

Language/Literacy: Students can write persuasive letters to the government (Ministry of Health) or grocery store owners about lowering the cost of healthy food options to make it more affordable for low-income families within Canada.

References:

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