Chapter 1: Read to a Child

Student Introduction to Module Three

Welcome to Module Three! This module is all about managing your personal issues and relationships. There are seven chapters in this module. As with the earlier modules, take your time and ask questions if you need help.

Chapter One is about finding telephone listings, using directory assistance and reading to a child. You will learn how to find out-of-town numbers on the Internet or by using Directory Assistance. You will also fill in a library membership form, choose books for a child and learn some tips to help you read to a child.

In *Chapter Two* you will learn different ways you can help a child with their homework. You will learn how to

- read a Report Card
- set up a good homework space for children
- help with homework without doing the work yourself

You will also have a chance to write a note to the teacher and prepare for a parent/teacher interview. Finally, this chapter will give you a chance to increase your Internet search skills by learning how to search within a website.

Chapter Three is all about banking. You will learn how to use a bank machine, read your bank statement and keep track of your deposits, withdrawals and cheques.

Chapter Four is also about money. You will have a chance to learn about managing your money well. You will track your expenses and write up a personal budget for the month.

Chapter Five is about being organized and prepared. You will learn how to read a 24 hour clock and an air travel itinerary. You will also find and read information on what is allowed in your carry-on luggage. The second part of the chapter will give you a chance to organize yourself by writing "to-do lists".

Chapter Six is all about you. You will learn what your learning style is and also some strategies to help you learn best. You will also have fun trying some different personality quizzes.

Chapter Seven will give you some tips to make it easier to deal with social service agencies. You will learn how to make notes to prepare for an interview. You will also learn some tips for self-advocacy. Finally, you will take part in a role-play. It will give you a chance to use your notes and use the right words and tone of voice to help you be successful when seeking help from a social service agency.

Module 3 Chapter 1: Read to a Child

Rate Your Skills

Rate yourself on the skills and knowledge needed to manage your personal issues and contacts.

This is still very hard for me.

I still need more practice.

I have this skill.

Rate your skills			
I can find a telephone listing using the Internet.			
I can find a telephone listing using Directory Assistance.			
I can fill in a personal information form.			
I can choose a children's book for a child.			
I can read a short simple story to a young child.			
I can read a short informational text.			

Scenario One

Part One

Vocabulary

directory	rustling	interrupted	membership	assistance	renewal
individual					

Paul was feeling pretty good. He was almost settled into his new apartment and it was very comfortable. He had just received an email from his daughter inviting him to spend Christmas in Edmonton. Paul had visited the east coast of Canada when he was in his twenties, but he had never been west. He was so excited, he decided to call his daughter after 6 pm that night when the phone rates were cheaper.

Paul had not quite finished unpacking his stuff. He kept all of the phone numbers he needed in a blue notebook by the phone, but so far, he had not unpacked it. Fortunately, his computer was already set up and connected to the Internet.

How could he phone his daughter without her phone number?

Activity One: Directory Assistance

Do you know how to find a phone number on the Internet? Click on the following link and search for the number of someone you know, who lives in another town or is out of province.

http://www.411.ca/

Choose *person*.

Enter first and last name, town and province.

Finally, click on *get the 411*.

Did you get the correct number and address?
Can you think of another way to get an out-of-town number?

Paul could have also phoned directory assistance. For local numbers you just need to dial 411. For long distance numbers you need to dial directory assistance for long distance. The number is always the same: **1 + Area Code + 555-1212.** You can find the area codes for Canada and United States at the front of your phone book.

What number would you dial for:

1. Vancouver, B.C? _____
2. Yellowknife, NWT? _____
3. Toronto, ON? _____
4. Saskatoon, Sask.? _____

Part Two

"Jessica? It's Dad. How are you?" said Paul.

"Dad! Did you get my email?" said Jessica.

"I sure did. I'd love to visit you over Christmas. Are you sure you can afford it?"

"Yes. There's a seat sale on now, so if we book it right away your fare will be about half price!" said Jessica.

"So what are--" began Paul, but Jessica interrupted.

"Hold on a second, Dad," she said.

Paul could hear a small voice in the background. He felt his heart bursting with pride. That's Derrick, my grandson, thought Paul.

"Dad? Derrick wants to say hello," said Jessica.

There was a long pause and some rustling and another pause. Then, "Grandpa?" said a very small voice.

"How's the best grandson in the world?" asked Paul.

"I'm good. You know what? Mommy got me a book about trucks!" said Derrick.

"Trucks? That's good. Maybe you'll drive one someday like your dad," said Paul.

"Grandpa, when you come, will you read my book to me?" asked Derrick.

"Sure I will," said Paul. He would do anything for his grandson.

More rustling and then Jessica was back on the line.

"Dad? I have to go and get Derrick his supper. But I'll email you when I know more about your ticket."

"Okay, Sweetheart. I'll talk to you on the weekend."

Paul hung up the phone with a silly grin on his face. He looked at the wall over his easy chair at the photo of his daughter, son-in-law and beloved grandson. Trucks, he thought to himself with a chuckle. But then the smile faded. Derrick had asked his grandpa to read to him! Paul was very uncomfortable reading out loud. How was he ever going to read about trucks to little Derrick?

Scenario Two

Part One

The next day at CAST Paul told his instructor, Lisa, about his plan to visit his daughter and three-year-old grandson for Christmas. He hoped Lisa could help him with tips on how to read to Derrick. She suggested Paul go to the library and take out some books to practise with.

The next day Paul went to the library. He had never been there before but the staff was very friendly and helped him to fill in the membership form.

Activity Two: Filling in a Library Application

Fill in the form below.

Public Library—Membership Form

Please fill in the following information. Mail or deliver with your membership fee to:

Southbend Public Library

202 Park Road

Southbend, Ontario

First Name: _____

Last Name: _____

Mailing Address: _____

Postal Code: _____

Phone Number: _____

Email Address: _____

☐ $10 Individual	☐ $20 Family
☐ New	☐ Renewal

Part Two

Paul was able to take out books right away. He went to the children's department but didn't know where to start. How would he know if the book was right for his grandson? He knew Derrick liked trucks. He decided to ask the librarian.

"Could you help me? I am looking for books for my 3-year-old grandson," asked Paul.

"What kinds of stories does he like?"

"He loves trucks," said Paul.

"The library has some pamphlets with lists of books for children of all ages. Why don't we check them first?"

Activity Three: Choosing a Children's Book

Take a look at the list on the next two pages and choose a book for Derrick. Keep in mind his age and his love of trucks. Choose another book a three year old boy might like. Explain the reason for your choices. Share your results with your instructor and classmates.

Book choice #1: Title: _____

Author: _____

I picked this book because: _____

Book Choice #2: Title: _____

Author: _____

I picked this book because: _____

Canadian publishers are renowned worldwide for excellence in books for children.

The following Canadian titles are recommended by the Canadian Children's Book Centre and Frontier College. This list was compiled with the staff of the Canadian Children's Book Centre in consultation with children's librarians.

Books for Children Ages 3 to 5

ABC of Canada by Kim Bellefontaine, illustrated by Per-Henrik Gürth

Where's Pup? by Dayle Ann Dodds, illustrated by Pierre Pratt

Ben Over Night by Sarah Ellis, illustrated by Kim LaFave

Busy Little Mouse by Eugenie Fernandes, illustrated by Kim Fernandes

This is Me and Where I Am by Joanne Fitzgerald

Night Cars by Teddy Jam, illustrated by Eric Beddoes

Over Under by Marthe Jocelyn, illustrated by Tom Slaughter

I Heard a Little Baa by Elizabeth MacLeod, illustrated by Louise Phillips

The Mole Sisters by Roslyn Schwartz

Red is Best by Kathy Stinson, illustrated by Robin Baird Lewis

The Wildlife ABC & 123 by Jan Thornhill

A Salmon for Simon by Betty Waterton, illustrated by Ann Blades

Books for Children Ages 4 to 6

Stanley's Party by Linda Bailey, illustrated by Bill Slavin

A Prairie Alphabet by Jo Bannatyne-Cugnet, illustrated by Yvette Moore

Franklin in the Dark by Paulette Bourgeois, illustrated by Brenda Clark

Alphabeasts by Wallace Edwards

Stella, Star of the Sea by Marie-Louise Gay

Something from Nothing by Phoebe Gilman

Omar on Ice by Maryann Kovalski

Alligator Pie by Dennis Lee, illustrated by Nora Hilb

Amos's Sweater by Janet Lunn, illustrated by Kim LaFave

Eh? to Zed: A Canadian Abecedarium by Kevin Major, illustrated by Alan Daniel

Have You Seen Bugs? by Joanne Oppenheim, illustrated by Ron Broda

The Party by Barbara Reid

Books for Children Ages 5 to 8

The Hockey Sweater by Roch Carrier, illustrated by Sheldon Cohen

Bone Button Borscht by Aubrey Davis, illustrated by Dusan Petricic

Amber Waiting by Nan Gregory, illustrated by Kady MacDonald Denton

Earth to Audrey by Susan Hughes, illustrated by Stéphane Poulin

Caribou Song by Tomson Highway, illustrated by Brian Dienes

Nothing Beats a Pizza by Loris Lesynski

The Name of the Tree by Celia Barker Lottridge, illustrated by Ian Wallace

Sleep Tight, Mrs. Ming by Sharon Jennings, illustrated by Mireille Levert

Waiting for the Whales by Sheryl McFarlane, illustrated by Ron Lightburn

The Paper Bag Princess by Robert Munsch, illustrated by Michael Martchenko

Suki's Kimono by Chieri Uegaki, illustrated by Stephane Jorisch

Scaredy Squirrel by Mélanie Watt

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Activity Four: Reading Tips

The next day at school Paul showed Lisa the books he took out of the library. She suggested he practise reading them aloud to her. She also gave him some reading tips which might help him.

Take a look at the reading tips on the next page from www.ReadingRockets.org. Give Paul some suggestions on how to read to Derrick. Share your answers with your instructor and classmates.

1. _____

2. _____

3. _____

4. _____

Paul's instructor also directed Paul to the Internet. Large public libraries have great information for parents (and grandparents!) to help them read to kids. Check out Toronto Public Library http://kidsspace.torontopubliclibrary.ca/index.html and the Regina Public Library. http://www.rpl.regina.sk.ca/kidspace/index.html

Check out the library closest to you!

READING rockets

www.ReadingRockets.org

TIPS for parents of Toddlers

Being a toddler is all about ACTION. Encourage continued language development and interest in books and reading by keeping things lively and engaging. Everyday experiences are full of opportunities to engage in conversation and develop language skills. The tips below offer some fun ways you can help your child become a happy and confident reader. Try a new tip each week. See what works best for your child.

Don't expect your toddler to sit still for a book

Toddlers need to MOVE, so don't worry if they act out stories or just skip, romp, or tumble as you read to them. They may be moving, but they are listening.

Recite rhymes, sing songs, and make mistakes!

Pause to let your toddler finish a phrase or chant a refrain. Once your toddler is familiar with the rhyme or pattern, make mistakes on purpose and get caught.

Choose engaging books

Books featuring animals or machines invite movement and making sounds. Books with flaps or different textures to touch keep hands busy. Books with detailed illustrations or recurring items hidden in the pictures are great for exploring and discussing.

Keep reading short, simple, and often

Toddlers frequently have shorter attention spans than babies. Look for text that is short and simple. Read a little bit, several times a day.

Encourage play that involves naming, describing, and communicating

Set up a zoo with all the stuffed animals. Stage a race with the toy cars. Put your toddler in charge and ask lots of questions.

Every day is an adventure when you're a toddler

Choose books about everyday experiences and feelings. Your child will identify with the characters as they dress, eat, visit, nap, and play.

Ask questions

Take time to listen to your toddler's answers. Toddlers have strong opinions and interesting ideas about the world. Encourage your toddler to tell you what he or she thinks. You'll build language skills and learn what makes your toddler tick at the same time.

Play to their favorites

Read favorite stories again and again. Seek out books about things your toddler especially likes—trains, animals, the moon. These books may extend a toddler's attention span and build enthusiasm for reading.

Not having fun?

Try a different story or a different time during the day. Reading with a very young child is primarily about building positive experiences with books, not finishing every book you start.

Visit www.ReadingRockets.org for more information on how you can launch a child into a bright future through reading.

Reading Rockets is a project of public television station WETA, and is funded by the U.S. Department of Education, Office of Special Education Programs.

Rate your Essential Skills

You have now had a chance to work on a number of skills which will make it easier for you to read to your children. Rate your skills using the scale below:

This is still very hard for me.

I still need more practice.

I have this skill.

Essential Skill				**LBS Level**	**ES Level**
Reading Text					
I can read simple text to find several pieces of information.				2	2
I can read and understand a short simple story.				2	2
Document Use					
I can fill in a personal information form.				1	1
I can fill in the 411.ca site to find a phone number.				1	1

Chapter 2: Help With Homework

Module Three Chapter Two: Helping With Homework

Rate Your Skills

Rate yourself on the skills and knowledge needed to help your child with homework.

This is still very hard for me.

I still need more practice.

I have this skill.

Rate your skills			
I know how to search for a website.			
I can scan a document's headings and titles for information.			
I can write short notes to the teacher.			
I can write notes for a parent teacher interview.			
I can read and understand my child's report card.			
I can help my child with homework.			

Scenario Part One

Vocabulary

defensive	promotion	achievement	expectations	remediation

Beth walked into the large classroom at CAST and saw Paul sitting at a desk with a large stack of children's books.

"What are those for?" she asked.

"I'm going to Edmonton at Christmas to see my grandson," said Paul. "He really likes books about trucks, so I'm looking through some they had at the library. I'm also wondering about this *Thomas the Tank Engine*."

"You don't need to take that book; you can get it on DVD!" said Beth.

"My daughter doesn't let Derrick watch too much TV," said Paul. "She says that reading to kids is really important. It helps them when they get to school."

"Huh! What difference does it make if you read a story to a kid or if they watch it on TV? It's a lot more interesting when they can see it."

Paul looked at Beth with surprise. She sounded angry and defensive.

He shrugged his shoulders. "My daughter knows a lot about this stuff, and that's what she says."

Beth moved to another desk and dropped her books. She was feeling unhappy and worried. Her son, Riley, had brought home his first report card from grade two. The teacher had written that he was having a lot of trouble reading and was behind the rest of the class. The teacher had asked Beth to come in and see her.

After talking to Paul, Beth not only felt unhappy and worried, she felt guilty too. Would Riley be so behind if she had read to him? Beth sighed. She felt terrible. She did not want Riley to fail at school like she had done, but she was not sure what to do. Beth had brought her son's report card to CAST. She wanted to show it to her instructor, Lisa. Hopefully Lisa would have some suggestions about what Beth should do.

Activity One: Reading a Report Card

Beth shared her son's report card with Lisa. "Lisa, I don't even understand what most of the report card is saying," said Beth.

"Lots of people have a hard time understanding their child's report," said Lisa.

Lisa found a good website that explained it more clearly.

Go to the website http: http://www.educationboard.ca/

Click on *Enter site*

Click on *Parents*

Click on *Primary School*

Click on *Parenting Help*

Click on *Get Involved*

Click on *Parent involvement in Education*

Click on *How to read a report card*

"Wow! That's a lot of steps," said Beth. "I never would have found that without your help."
"There is an easier way sometimes. Look, there is a *search box* on the top of the page. Just type in *report cards*," suggested Lisa.

Where did the search box direct Beth?

"On Riley's report card they use Provincial Curriculum Expectations to describe the grades. What do they mean by that?" asked Beth.

"Let's see what the article on the website says. Maybe it will help," said Lisa.

Part One: Answer the following questions using the information from the article *How to Read a Report Card.*

1. What grade would your child have if he is performing above grade level?

   _____

2. What grade does your child need to perform at grade level?

   _____

3. Should you be concerned if your child is getting C's and D's? Why?

   _____

   _____

"I always thought that as long as Riley passed everything he was doing okay. Does this mean that Riley should be getting all A's and B's to pass into grade three?" asked Beth.

"No. If he sometimes gets a C or D, it doesn't mean he is going to fail; it does mean that he needs some help in those areas," said Lisa.

"Let's look at Riley's report card and see if we can figure out where he is having problems," suggested Lisa.

Part Two

Look at Riley's report card on the following pages and answer the questions below.

1. What does Riley do well at school? Try to find at least three subjects and/or skills.

   _____

   _____

   _____

2. What are Riley's strongest Learning Skills?

   _____

   _____

   _____

3. What subject is hardest for Riley? _____

4. What are three areas Riley needs to improve in?

   _____

   _____

   _____

Beth couldn't understand all the words in Riley's report, but she could see that it wasn't all bad. He was good at math and sports. She already knew he was a good talker. Riley's teacher had discovered this as well!

Ontario **PROVINCIAL REPORT CARD** **Date: November 7, 2008**

Student: Riley Denton Grade: 2 Teacher: Ms. Debbie Johns	Days Absent: 8 Total Days Absent: 8 Times Late: 4 Total Times Late: 4
Board: Southbend Address: 235 Maple Street Southbend, ON	School: Southbend Elementary School Address: 451 Park Road Principal: Mr. James Ellery Telephone: 272-5146
Promotion Status: o Progressing well towards promotion ☐ Progressing with some difficulty towards promotion o Promotion at risk	**Grade in September:** 2

Letter Grades	Achievement of the Provincial Curriculum Expectations
A- to A+	The student has demonstrated the required knowledge and skills. Achievement exceeds the provincial standard. (Level 4)
B- to B+	The student has demonstrated most of the required knowledge and skills. Achievement meets the provincial standard. (Level 3)
C- to C+	The student has demonstrated some of the required knowledge and skills. Achievement approaches the provincial standard. (Level 2)
D- to D+	The student has demonstrated some of the required knowledge and skills in limited ways. Achievement falls much below the provincial standard. (Level 1)
R	The student has not demonstrated the required knowledge and skills. Extensive remediation is required.

IEP - Individual Education Plan that addresses special learning needs ESL- English as a Second Language
ESD - English Skills Development

Subjects	Report 1	Report 2	Report 3	Strengths/Weaknesses/Next Steps
English ☐ ESL ☐ ESD ■Not applicable ☐ IEP				In Language Arts this term phonemic awareness, sight words, sound blending and word families were incorporated into Riley's reading program. He needs lots of repetition and practice in order to retain reading vocabulary. Is still confusing words which look alike. Reading is not yet becoming automatic. Writing skills were developed through weekly spelling tests and a response journal. Riley is still having difficulty generating his own sentences. Enjoys discussing the stories and speaks clearly in good sentences. Participates in group story telling
Reading	D			
Writing	C-			
Oral and Visual Communication	B+			
Second Language ■French ☐ Native Not Applicable ☐ Core ☐ Extended ☐ Immersion ☐ IEP				Demonstrated knowledge and comprehension of words by interpreting teacher's gestures. Used visual and verbal cues to understand what she heard. (facial expressions and flashcards) Riley is encouraged to continue participating in all activities.
Oral Communication	B+			
Reading				
Writing				
Mathematics ☐ ESL ☐ ESD ■Not applicable ☐ IEP				*Data Management* Riley had to gather data, then sort and analyze the data. He was then asked to describe the parts of a graph as well as to complete bar graphs and pictographs. *Number Sense* Addition and subtraction were the 2 main areas of our unit. We also looked at counting forwards, backwards and skip counting. *Measurement* Riley was asked to name the days of the week and the months of the year in order. We also looked at money where Riley was asked to name and state the value of all coins. Riley continues to do well in all areas of math.
Number Sense and Numeration	B+			
Measurement	A			
Geometry and Spatial Sense				
Patterning and Algebra				
Data Management and Probability	A-			

Student: Grade:

Subjects	Report 1	Report 2	Report 3	Strengths/Weaknesses/Next Steps
Science and Technology ☐ ESL ☐ ESD ☐ French ☐ IEP	C			The unit of study was growth and change in animals. Riley participated in a home research project on an animal of his choice to demonstrate his understanding of animals in the following areas: habitat, diet, and behavior. Identified characteristics of animals from different animal groups. Riley's mark would be much better if he had completed the project.
Social Studies ☐ ESL ☐ ESD ☐ French ☐ IEP	B			This term our unit of study was heritage and citizenship studies. Riley studied a variety of traditional cultural celebrations.
Physical Education ☐ ESL ☐ ESD ☐ French ☐ IEP	A			Bouncing, throwing, catching and kicking items were developed through participation in games. Riley participated and followed the rules cooperatively. Riley displayed excellent physical coordination in all activities.
The Arts **Music** ☐ ESL ☐ ESD ☐ French ☐ IEP	B			This term we worked on the ability to distinguish between beat and rhythm in a simple song. Riley also participated in a song we performed on Remembrance Day. Riley remembered all the words and sang in tune.
Visual Arts ☐ IEP	B+			This term we produced 2 and 3 dimensional works of art. We also used a variety of tools to produce a work of art to convey a message. Riley enjoys art and is an active participant.
Drama and Dance ☐ IEP	B			We worked on activities that required demonstrating the ability to move and control the body parts in space and time. Our class participated in a performance at the Remembrance Day Ceremony.
Health ☐ ESL ☐ ESD ☐ IEP				Riley identified safety rules to be followed in the home, school and community. The class discussed fire safety, schoolyard rules and Halloween safety. The highlight of the term was a visit from Constable Dupuis and his dog Storm.
☐ ESL ☐ ESD ☐ IEP				

Learning Skills E – Excellent G – Good S – Satisfactory N – Needs Improvement

Independent work	S			Use of information	G			Class participation	E		
Initiative	S			Cooperation with others	G			Problem solving	S		
Homework completion	N			Conflict resolution	G			Goal setting to improve work	N		

Strengths/Weaknesses/Next Steps: Riley is a pleasant child who loves participating in class discussions and physical activity. He gets along well with all his classmates. Riley needs to use his time productively during seat work. He needs to work on completing his homework on time. He would benefit from extra practice and help at home on his reading skills.

To Parents or Guardians and Students This copy of the report card should be retained for reference. The original or an exact copy has been placed in the student's Ontario Student Record (OSR) folder and will be retained for five years after the student leaves school.

Teacher's Signature: *Debbie Johns* Principal's Signature: *James Ellery*

Ontario

PROVINCIAL REPORT CARD

Response Form (to be completed, signed and returned)

Student: Grade: Date:

School:

Homeroom Teacher

Parent's/Guardian's and students comments on student achievement, goals, and home support:

I have received the report card.

☐ I would like to discuss this report Card. Please contact me.

Parent's Guardian's Signature

Parent's Guardian's Name (Please Print)

Student's Signature

Telephone (day)

Telephone (evening)

Grades 1-6 To view provincial curriculum documents, visit the Ministry of Education and Training's website: www.edu.gov.on .ca Page 3 of 3

Part Two: Setting up a Homework Space

"I didn't know he wasn't getting his homework done!" exclaimed Beth. "When he asked me for help, I always told him to ask his teacher. I should have been paying more attention to what he was doing in class," sighed Beth.

"It's not too late," said Lisa. "Let's see what we can find out about helping your son with his homework."

Can you think of some ways to help your child with their homework? Share your thoughts with your instructor and classmates.

"Riley always does his homework in front of the T.V. Maybe he should have a place to do it away from the noise," said Beth.

Activity Three:

Use Google to find some information on setting up a homework space for Riley.

Type in *"How to set up a homework space"*.

Were you directed to the Baby Centre?

http://www.babycenter.com/0_how-and-why-to-set-up-a-homework-space_67872.bc

Look at the article on the next page, taken from this website and answer the following questions. Be sure to share your answers with your instructor and fellow classmates.

1. What should you do when setting up a homework space?

   a) _____

   b) _____

   c) _____

   d) _____

   e) _____

2. What can you do to make sure homework time is quiet time?

   a) _____

   b) _____

3. What kinds of school supplies should you have on hand?

   _____

   _____

How and why to set up a homework space

by Maile Carpenter

If your child had his way, he'd probably do his homework on the living room floor, lying on his stomach with a can of soda at his side and cartoons on television for background entertainment. How can you avoid this? Establish good homework habits from the start by setting up a homework "station," a quiet, comfortable, well-lit place where your child can go to focus on the tasks at hand. Here are a few ideas on how to set up a homework area from teachers, parents, and the U.S. Department of Education.

Establish a homework routine. "Children in first through third grades do best when they know what is expected of them," says Heather Saxton, an early-elementary teacher in Nashville, Tenn. Designate a room, a corner of the kitchen, or a place on the dining room table as the homework space, and be consistent about homework times. "Have your children put their backpacks down in the same spot every day as soon as they come home from school," says Saxton. "They'll be less likely to lose assignments or notes from the teacher if they get in the habit of doing this."

Put a desk or table in the homework area. Sounds obvious, but many kids like to sprawl across their beds to work on assignments. A desk or table that's the right height for writing is important — your child is less likely to doze off or get distracted if he's sitting at a desk.

Remove clutter. If your child does his homework at a desk that you use too, clean up the area and put away those piles of bills and papers. "If you're organized, your child will likely be, too," says Saxton. Leave enough space for your child to spread out and work without distractions or annoyances.

Make the space pleasant. If the homework space lends itself to decoration, let your child fix it up with artwork or posters. Pick out colorful pencil holders and other supplies. Homework shouldn't feel like a chore at this stage, so let your child have fun with his space.

Keep school supplies on hand. Pencils, pens, erasers, paper, an assignment book or calendar, and a dictionary are must-haves. Other suggestions: index cards, glue, scissors, a thesaurus, a calculator, paper clips, a stapler. Once your child sits down to work, he shouldn't have to hunt for basic supplies.

Enforce quiet time in the homework area. When it's time for your child to work, turn off the television and stereo. Don't talk on the phone in the same room. In fact, homework time is a good time for everyone in the family to settle down for a quiet activity like reading or writing.

"I don't have a desk for him, but I can let him use the kitchen table. I will put all his pencils and crayons and stuff in a plastic container with a lid," said Beth.

"Great idea!" said Lisa.

"And from now on the T.V. is off until all his homework is done! I'm still worried about how to help him if he gets stuck. What do I do then?" asked Beth.

Part Three: Helping Your Child with Homework

"You don't have to do the homework; just give him the tools so he can do it himself. There are also great websites that kids can use to help them with their homework," said Lisa. "A lot of parents end up doing the homework themselves. That's not helping their children."

"I don't need to worry about that. I have enough trouble with my own homework! Maybe Riley and I can learn together," said Beth.

"Great idea! What a good example you will be setting for Riley," said Lisa.

Activity Four:

Go to the Baby Centre website. Go to the page from the previous activity.

http://www.babycenter.com/0_how-and-why-to-set-up-a-homework-space_67872.bc

Look for the Search Box and type in how to help your child with homework.

Where did the search box direct you?

You should have found the article on the next page. Using the article *Homework help: How to assist your child without doing it yourself*, answer the following question:

1. What are five ways you can help your child with homework?

_____

_____

_____

_____

_____

Something Else to Think About:
Sometimes websites change. They may be removed from the Internet or their address may change. Don't worry. Google is probably the easiest search engine to use. If you can no longer find a website just go to Google.ca and type in what you are looking for.

Tip #1: If you type in *how to read a report card*, it will look for sites with the key words (read, report, card). If Google finds a site with all the words you typed, that one will come first. The next best sites will come afterward. So always check the first ones listed.

Tip #2: If you only want Google to check sites which contain all the words, you just need to add a + sign between each word. (how + to + read + report+ card).

Tip #3: If you find a web site you <u>really</u> like, don't forget to bookmark it. Click on *Favourites* then click on *add to favourites*. It will automatically save the website you are on. This means you can come back to it later without searching.

Homework help: How to assist your child without doing it yourself

by Maile Carpenter

You don't like to watch your child struggle with a math problem or continually misspell words, but it's important to let him learn from his mistakes. When it comes to homework, abide by this rule: Support your child and offer assistance, but never do the assignment yourself. First grade is probably your child's first experience with homework, so you'll be involved to some degree — at least going over the instructions. Here are a few ways to strike the right balance:

Talk to your child's teacher. Teachers handle homework in many different ways, and their strategies will determine how involved you should be in the work. "If the teacher is counting on an assignment to show if your child understands something, helping might not be the right thing," says Gwynn Mettetal, an associate professor of education at Indiana University South Bend. "On the other hand, if the teacher is expecting you to help and your child is the only one not getting assistance, your child will fall behind." Teachers who use homework to track progress and to place children in groups will want you to let your child work alone; otherwise, the teacher won't get an accurate read on your child's ability.

Let your child know you're interested in the work. Regardless of your involvement, talk about every assignment before your child begins working on it. Ask questions: "Do you understand the assignment?" "Have you done this kind of work before?" When your child is finished, ask to see the work. The teacher might not want you to make corrections, but you'll be able to see your child's strengths and weaknesses, and you'll learn which areas you should work on at home.

Help in other ways. Let your child do the assignment, but do what you can to make it easier. If your child works best with visual aids, draw pictures that refer back to the work. If your child works well with tactile aids, use things around the house to demonstrate math problems (cut a piece of fruit into sections to show fractions, for example). If your child is practicing certain words, use them in sentences, or write them on sticky notes and post them around the house.

Organize your child's homework routine. You can't overdo it in this department. Set up a comfortable work space at home. Schedule a time for homework every afternoon or night (try out different times to see what works best for your child). Put together a homework calendar for your child with specific assignments and due dates. Provide all the school supplies your child will need.

Praise good efforts. This form of homework help is always appropriate and will do wonders for your child's self-esteem. Display samples of well-done assignments on the refrigerator or in your child's room.

"The article says you should talk to the teacher to be sure you know what the teacher expects," commented Beth. "Riley's teacher said she wanted to talk to me so maybe I should do that."

"You can use the last page of Riley's report card to set up an appointment if you like. You can also comment on how you plan to help him do better next term," suggested Lisa.

"That's a good idea. It is hard to reach a teacher on the phone because they are always in class," agreed Beth.

Part Four: Writing a Note to the Teacher

Activity Five

Go to the third page of Riley's report card, (inserted on the following page) and fill it in. Look again at the areas of improvement for Riley from **Activity Two, question four**. Your note should mention at least one idea that will help to meet each problem Riley is having in school.

You don't need to write paragraphs. You can write the comments in point form or a bulleted list.

"There! It's done. I will send it to school tomorrow with Riley," said Beth.

"I thought I would give you the same article I gave Paul, *Reading Tips for Parents*. It might help you with your son. Did you mention in your note that you would be reading every night with him?" asked Lisa.

"No, I didn't, but I will add it right now. Paul's daughter is right. It is important to read to your kids," said Beth.

Did you remember to put in your note that you would read to your child? If not, add it to Beth's note on the next page.

Ontario

PROVINCIAL REPORT CARD

Response Form (to be completed, signed and returned)

Student: Grade: Date:

School:

Homeroom Teacher

Parent's/Guardian's and students comments on student achievement, goals, and home support:

☐ I have received the report card.

☐ I would like to discuss this report Card. Please contact me.

Parent's Guardian's Signature

Parent's Guardian's Name (Please Print)

Student's Signature

Telephone (day)

Telephone (evening)

Grades 1-6 To view provincial curriculum documents, visit the Ministry of Education and Training's website: www.edu.gov.on.ca Page 3 of 3

"Make sure you go over the report card and your note with Riley. He might have something to add that will help him do better next time," suggested Lisa.

"I will do that. I have to make sure I first tell him what he did well in," said Beth.

"That's a good idea! You want to encourage him, not discourage him. Good luck!" said Lisa.

Part Five: Preparing for a Parent/Teacher Interview

A couple of days later Beth came into class looking stressed.

"Are you okay Beth?" asked Lisa.

"I have to meet with Riley's teacher later today and I'm very nervous. Teachers make me feel stupid. I never know what to say!" said Beth.

"Most parents are nervous for parent/teacher interviews. Teachers get nervous too, but they prepare ahead of time. Why don't you do that?" suggested Lisa.

Have you ever been to a parent/teacher interview? Why do you think it is important to prepare ahead of time? Share your thoughts with your instructor and fellow classmates.

"Prepare how?" asked Beth.

"Let's find some information to help you," suggested Lisa.

"Maybe the website we used before has some suggestions," said Beth.

Activity Six:

Go to babycentre.ca and search the website for an article on preparing for a parent/teacher interview.

http://www.babycenter.com/

Look for the search box to search the website.

Type in parent/teacher interview

"It only has articles about kindergarten kids," said Beth.

"Look. It also says *see all articles*. Why don't you see if there are any more for grade two children?" suggested Lisa.

Click on see all articles. Did you find the article for grades 1-3?

Activity Seven: Preparing for an Interview

Look at the article on pages 38 to 40. It has lots of information. You may not need to read every section. Read the headings first and then decide how much more you need to read.

1. What should you do before going to the conference or interview?

   a) _____

   b) _____

   c) _____

   d) _____

2. Write down what you think are the most important things to do during the interview.

   a) _____

   b) _____

   c) _____

Activity Eight: Writing Notes

Using the notepad below, write down several questions Beth should ask Riley's teacher. Write down what you think Beth should tell the teacher. If you need help thinking of questions check out http://www.babycenter.com/ once more to see if there are any articles on questions for parent/teacher interviews.

Preparing for a Parent/Teacher Interview

How to prepare for parent/teacher conferences

by Cristen Pennington

Why preparation is so important

A conference with your child's teacher is similar to a visit to the doctor's office. You have a lot that you want to talk about, and a limited amount of time. The better prepared you are going in, the more beneficial the meeting will be for both you and the teacher. Here are some tips for a productive parent/teacher conference, along with a list of good questions for you to ask the teacher.

Steps to take before the conference

Schedule your appointment early

If you're one of the first parents to sign up for a conference, you'll be more likely to get a time that works well for you and your partner. If possible, go to the conference together. This lets the teacher know that both of you are involved in your child's education. And you can compare notes on what you heard and talk over how to deal with the information when you get home.

Ask your child how things are going at school

Several days before the conference ask your child some very specific questions about school. What would he like you to ask the teacher? What does he like best about school? Are there any subjects at school that he's having trouble with? If he could change anything about school what would it be?

Write down your questions

Once you're in a meeting with the teacher it may be hard to remember what you wanted to talk about. Jot down your questions beforehand and bring them to the conference.

Ask if you'll have an opportunity to speak with your child's other teachers

It's not unusual for even first graders to have separate teachers for subjects such as art or computers. Often times, your only chance to meet these teachers is open house night. But if you're particularly interested in talking to one of them about your child's progress, ask your child's primary teacher when you make your conference appointment.

How to make the most of your conference time

Stick to talking about your child

Most parent/teacher conferences last only 20 minutes. Don't use this time to ask questions about basic school policies. That kind of information can usually be found in the school's handbook, on its Web site, or by calling the office during business hours. This is your chance to get detailed feedback on your child, so grab it while you can. If

you have a specific question or issue that doesn't come up, don't hesitate to ask. The teacher may be inexperienced or shy, or just not realize that you're concerned about a particular thing. You know your child better than anyone, so take the initiative.

Establish a rapport with the teacher

The first parent/teacher conference is a chance to get to know the teacher. If you're both on the same page from the start, your child will get more out of his year in this teacher's classroom. If you can make a connection early in the year, it will be easier to talk to the teacher in the future about any questions or concerns. To get off on the right foot, first listen to what the teacher has to say, and then base your questions on what is said. You may also want to ask her something about herself, her teaching philosophy, etc. to get a better understanding of who she is.

Try not to get defensive

Every parent wants to hear how wonderful his or her child is — and the teacher should tell you about your child's special skills and achievements. But one of the main functions of these conferences is to point out areas where your child has room to develop. The teacher may even suggest testing, special classes, or some change in your behavior. Keep in mind that this is a part of all parent-teacher conferences. Fight the urge to argue with the teacher or dismiss her comments. She is not blaming you or your child. The point of this meeting is to get an assessment of how your child is doing in school and to look for ways you can help him do even better. Remind yourself that the teacher is on your side and the two of you have the same goal: to help your child learn all that he can.

Take a notepad and pen

After the meeting is over you may forget some of what you discussed. Jotting things down as you go along will help jog your memory later. Taking notes is also a good way to let the teacher know you're really paying attention.

Size up the social scene

How well your child fits in socially can affect how well he learns. Ask the teacher how he gets along with the other students. Does he always hang out at recess with the same kids? Who are they? Is he bullying anyone? Is anyone bullying him? Is the teacher concerned about your child's ability to get along with others and participate in class?

Give the teacher relevant information

Let the teacher know of any changes at home. A new baby, a divorce, or a death in the family can all affect the way your child behaves in the classroom. Resist the urge to talk about his successes outside of school, though. As much fun as it is to tell cute stories,

this meeting is about assessing your child's academic progress.

When speaking to other teachers stick to their area of expertise
If you have the opportunity to meet with your child's other teachers, limit your questions to their particular subject. Discuss art with the art teacher, reading with the reading expert and so on.

Leave with an action plan
Before you shake hands and say goodbye, find out the best way to follow-up with the teacher. Can you call her? Does she have an e-mail address you can use? You may think of other questions later so find out the best way to ask them. As you end the conference, review any decisions that you've made together. And if you feel it's necessary, request another meeting.

Rate your Essential Skills

You have now had a chance to work on a number of skills which will make it easier for you to help your children with their homework and communicate well with their teachers. Rate your skills using the scale below:

This is still very hard for me.

I still need more practice.

I have this skill.

Essential Skill				**LBS Level**	**ES Level**
Reading Text					
I can read short sections of a longer document for specific information.				2	2
Document Use					
I can scan titles and headings in a document for information.				2	2
I can read and understand a report card.				2/3	2
Writing					
I can write short notes using point form or single sentences.				1	1
Computer Use					
I can search for information using the Internet.					2
I can search a single website for more information.					2

Chapter 3: Banking

Module Three Chapter Three: Banking

Rate Your Skills

Rate yourself on the skills and knowledge needed to manage your banking.

This is still very hard for me.

I still need more practice.

I have this skill.

Rate your skills			
I know how to use an Automatic Banking Machine.			
I can read and understand my bank statement or passbook.			
I can add and subtract three and four digit numbers.			
I can accurately keep track of my deposits and withdrawals.			
I can keep an accurate record of my expenses.			
I know how to keep my debit card and my PIN number safe.			

Scenario One: Managing Your Bank Account

Part One

Vocabulary

NSF	insufficient	debit	credit	clear	transaction	ATM/ABM

Beth climbed the third flight of stairs to her apartment. She was carrying her backpack and three bags of groceries. Finally Beth arrived at her apartment door. With a sigh of relief, she dropped the bags on the floor and fished for her keys.

"Beth!"

Beth turned and saw her landlord coming towards her.

"Hi Tim, how's it going?" Beth asked as she fitted her key in the lock.

Tim was frowning.

"Not too well," he said. "I just had your rent cheque returned to me NSF."

"What?" cried Beth, "That's impossible!"

Tim shrugged.

"Maybe there's been some mistake, but you'll need to sort it out," he said.

"I'm sorry, Tim. My bank is closed now because it's after 5 o'clock, but I will be in there first thing in the morning!"

Beth didn't sleep too well that night. What had gone wrong with her bank account? It was a new account and Beth had been very proud of her cheques that included her name and address.

Beth punched her pillow. Worrying won't change anything, she thought. I need to get some sleep.

In the morning Beth called and left a message at CAST to say she would be late. Then she took her cheque book and cheque book record and went to the bank.

Beth waited in line for a teller. Finally it was her turn and she took out her cheque book.

"There has been some mistake. My rent cheque was returned NSF, but I know that I had the money in my account."

The teller asked for Beth's account number and entered it into her computer.

"I'm afraid you didn't have enough money in your account when the rent cheque was presented," she said.

"But how can that be? I have kept track of all of my withdrawals and the cheques I have written." Beth waved the cheque book record at the teller. "I've been very careful!"

The teller looked at Beth's chequebook record.

"You've kept track of your cheques and withdrawals, but you missed one debit card purchase. Let me print out your statement and show you."

Scotiabank

P.O. BOX 331
SOUTHBEND
ON P4N 3L2

Ms. Beth Santos
42 OWEN STREET
SOUTHBEND, ON

P4N 5S2

Account Number
13021 15062 40

STATEMENT OF	FROM	TO	PAGE
SCOTIA CHEQUING ACCOUNT	JAN 9 2009	FEB 9 2009	1

DESCRIPTION	WITHDRAWALS/DEBITS		DEPOSITS/CREDITS		DATE M	DATE D	BALANCE	
BALANCE FORWARD					01	01	969	00
POINT OF SALE PURCHASE NO FRILLS	83	73						
POINT OF SALE PURCHASE WALMART	34	71			01	02	850	56
ABM WITHDRAWAL NORTHGATE MALL	40	00			01	06	810	56
ABM DEPOSIT 42 OWEN STREET			246	00	01	08	1056	56
POINT OF SALE PURCHASE SOBEY'S	114	73			01	10	941	83
CHEQUE #1 PERSONA	55	00						
CHEQUE #2 ROGER'S WIRELESS	62	33			01	12	824	50
CHEQUE #3 SEARS CANADA	50	00			01	13	774	50
POINT OF SALE PURCHASE VALUE VILLAGE	16	75			01	15	757	75
POINT OF SALE PURCHASE FOOD BASICS	84	58						
POINT OF SALE PURCHASE FOOD BASICS	126	41			01	26	548	76
CHEQUE # 4 NSF	550	00			01	27	-3	25
SERVICE CHARGES	45	00			01	30	-48	25

NO. OF DEBITS	TOTAL AMOUNT – DEBITS	NO. OF CREDITS	TOTAL AMOUNT – CREDITS	NO. OF ENCLOSURES	MORE ITEMS ON PAGE

Activity One: Checking Your Bank Statement

1. Look at Beth's bank statement. Pick out the debit card purchases. Bank statements usually show these as point of sale purchases. Add up all of Beth's debit card purchases.

_____

_____

_____

_____

2. Next add up all the cheque amounts that Beth wrote.

_____

_____

_____

_____

3. Did you notice the cash withdrawal? Add the three numbers together: debit card purchases, cheques written and cash withdrawals.

_____

_____

_____

_____

4. Add up the deposits that were made to Beth's account. This is a new account so her starting balance should also be included as a deposit. What is your total?

_____

_____

_____

5. Is the bank right? Subtract your total from your answer in question three. It is okay to use a calculator for this question. Did you get a negative amount? How much money was Beth short?

_____

_____

_____

6. Beth's bank charges include a $40 NSF charge and a $5 monthly bank fee. How much money is Beth overdrawn at the bank after these charges are included?

_____

_____

_____

Something to Think About: It is always good to carefully check your bank statement or updated passbook. Sometimes banks make mistakes. Make sure you keep all deposit, ABM payment and withdrawal receipts. Keep a record of all cheques written.

ATM withdrawals come out of your account right away; however, this is not the case when you write a cheque. A cheque must clear your bank account first. A cheque *clears* when the person or company you wrote the cheque to deposits your

cheque in their bank. Their bank then sends the cheque to your bank. Then the money is taken out of your account. The cheque has now cleared. It could be days after you have sent a cheque before it clears. This means that sometimes your bank balance may show more money than you have spent because everything has not cleared yet.

What could happen if your balance appears bigger than it actually is?

Activity Two: Adding Debits and Credits

A debit is money that has come out of your account. A credit is money that has gone into your account. A bank statement will always list the number of debits and credits and give the total for each. These numbers will show up at the bottom of the page. It is a good idea to check these amounts.

1. Look at Beth's statement. Count up how many debits and credits she had in January. Enter the numbers in the correct box.
2. Add up all her debits. Put this number in the debit amount box. Don't forget her bank charges. This amount is important because Beth will need to adjust her bank balance at the end of every month when she knows what her charges are.
3. Add up all her credits. Put this number in the credit amount box.

Activity Three: Filling in a Cheque Register

Chequing accounts usually include a cheque register for you to enter all your transactions. If you do not have a chequing account, you can make your own register or use the blank provided below. This is an important way to keep track of your money. The balance given at the ATM is not always accurate because some expenses or deposits may not have cleared yet.

Fill in the cheque register on the next page using Beth's bank statement.

- Make sure you enter the starting balance first.
- Deposits are entered in the **deposit** column.
- Expenses are entered in the **amount** column.

- Make sure you enter the **cheque number** for each cheque.
- All of Beth's cheques have cleared so you can put a tick in the **cleared box** for each cheque.
- Keep adjusting your balance after each amount you enter.
- The first one is done for you.

Cheque Register

Date	Cheque #	*Payee/Purpose*	Amount	Deposit	Balance	Entered Cleared
Jan 1		*Starting balance*			969.00	
Jan 2		*Groceries—No Frills*	83.73		885.27	

"Now I see where I made a mistake! I can't afford to make this kind of mistake. From now on I am going to keep track of everything," exclaimed Beth.

Something to Think About: There are a lot of different types of bank accounts. Be sure you talk to bank staff about what is the best account for you. Beth's account charges her $5 dollars every month. She is allowed fifteen deposits and withdrawals including cheques for that amount. She is charged $1.50 for every transaction over the fifteen.

Can you think of some ways to save money on bank fees? Share your thoughts with your classmates and instructor.

Activity Three: Using an ATM

Beth arrived at CAST just in time for the morning break.

"Good timing! Where have you been?" asked Sarah.

Beth told Sarah about her morning at the bank.

"I can't believe I forgot to record that withdrawal!" she exclaimed.

"I don't worry about things like that. I just take all of my money out in cash," said Sarah.

"I don't like to carry too much cash," said Beth.

Who do you think has a better way of managing her money?

Beth uses her debit card for most of her purchases. She never carries much cash with her. Are you like Beth?

If you have never used your debit card, don't worry! Using an ATM machine for the first time makes most people a little nervous. Remember, you can always ask a staff person at your bank to show you how to use the ATM.

Beth and Sarah talked about cash versus debit. When they had finished, Sarah decided that she might like to get a debit card. She liked the idea of her money sitting safely in the bank.

If you want to practise using an ATM machine, click on the link below.
http://www.moneymatterstome.co.uk/Interactive-Workshops/ATM.htm

Activity Four: Using Your Debit Card Safely

Always take care when using your card to protect your *pin number*. Choose a number that only you know and do not share it with anyone.

Something to Think About: Why isn't it a good idea to use your birth date for your pin number? Can you think of other ways to keep you and your money safe when using an ATM? Share your ideas with your instructor and classmates.

Go to the ehow website **below and read the tips and warnings information.**

http://www.ehow.com/how_6855_safely-atm-machine.html

The article is reprinted on the next page as well.

Using the ATM Safely

Step1
Use caution when approaching an ATM machine at night, especially if the area is poorly lit or hidden behind trees or buildings. Take someone with you if possible, or choose another machine in a safer area.

Step2
Have your card ready before approaching the machine. Don't take time fumbling around in your purse or wallet.

Step3
Make sure no one can see you punch in your PIN number. Shield the keypad with your body.

Step4
Don't count your cash while standing at the ATM. Immediately put it in your pocket or fold it in your hand and walk away.

Step5
At drive-up ATM machines, keep all your doors locked and passenger windows rolled up.

Step6
Always take the receipts with you. Compare your ATM receipts to your monthly bank statement. If you find discrepancies, call the bank.

Step7
If you lose your ATM card, contact the financial institution that issued your card immediately.

More Tips and Warnings

- In general, protect your ATM card from damage by keeping it in a safe place - don't allow it to bend or be scratched.
- Memorize your PIN. If you must write it down, don't keep it in your wallet or purse or write it on the card itself.
- When selecting a PIN, avoid numbers and letters that can be easily identified or associated with you. Do not use your initials, birth date or telephone number.
- If you are using an indoor ATM that requires your card to open the door, avoid letting anyone you don't know come in with you.
- Cancel your transaction and leave the location if you see any suspicious activity

Will you be doing anything differently now when you use an ATM? Share your thoughts with your instructor and classmates.

Rate your Essential Skills

You have now had a chance to work on a number of skills which will make it easier for you to manage your bank account and use your debit card.

This is still very hard for me.

I still need more practice.

I have this skill.

Essential Skill				**LBS Level**	**ES Level**
Reading Text					
I can read a short text for information.				2	1
Document Use					
I can fill in a cheque register with deposits and withdrawals.				2	2
I can read and understand my bank statement/passbook.				1	1
Computer Use					
I can use an ATM Machine.					1
Numeracy					
I can add and subtract three and four digit whole numbers.				2	1
I can use a calculator to subtract a larger number from a smaller number.				2	1

Chapter 4: Manage Your Money

Module Three: Chapter Four

Managing Your Money

Rate Your Skills

Rate yourself on the skills and knowledge needed to manage your money.

This is still very hard for me.

I still need more practice.

I have this skill.

Rate your skills			
I can read and understand a pamphlet.			
I can read, understand and follow instructions.			
I can fill in a simple form.			
I can fill in a chart with my income and expenses.			
I can subtract my expenses from my income.			
I can multiply simple dollar amounts.			
I can write a simple monthly budget.			

Scenario One: Managing Your Money

Part One

Vocabulary

subsidy	financial	assistance	income	eligible

Jason stood in front of his bedroom mirror and flexed his right bicep. Then he turned and checked out his left triceps. He had been working out with his friend Mario for just over three months and was really seeing the difference.

"Hey Mario? It's Jason. Do you want to work out tonight?"

"Sorry, bud, I can't. I'm taking the family to Niagara Falls this weekend."

After chatting a bit, Jason hung up the phone. Mario would be away all weekend! That meant that Jason would not be able to do any weights. Mario had a bench press and free weights in his garage, but Jason could use them only when Mario was there.

Jason wandered out to the kitchen and opened the fridge.

"What's up? Are you going over to Mario's?" asked his mother.

"I can't. He's going away this weekend," said Jason, as he poured himself a glass of milk.

"You really enjoy working out, Jason, and it's really good for you. Why don't you join a gym?" asked his mother.

"Huh! I checked out that club over on Garth Street. They want $250 up front and $50 a month!" said Jason.

"Oh that place! Of course it's expensive. What about the YMCA? Their rates are usually really good, and they have a pool."

Jason decided to check out the YMCA online.

Activity One: Applying for a Subsidy

Go to the YMCA Canada Website and find the nearest location for you. http://www.ymca.ca/eng_ycda.htm

Look at the menu bar to the left and click on Find your YMCA. **See if you can find the nearest YMCA.**

"It looks like it costs about the same!" exclaimed Jason.

"It also says that you can apply for "*membership assistance*" if you are unable to pay the entire fee," pointed out his mother.

"You just need to show proof of your income and your expenses," she said.

Does your local YMCA provide membership assistance?

Look at the Membership Assistance application form on the following pages.

Preparing for your Membership Assistance Appointment

Please be prepared to discuss which YMCA programs interest you. Review the Fee Brochure, Membership Assistance Application and Program Schedule ahead of time.

Complete the Membership Assistance Application.

Bring in copies of the following:

Documentation of Income:

- Bank balances
- 2 current consecutive pay stubs
- Social Assistance
- Child Tax Benefit slip – supplemental income for children under 6
- Employment Insurance
- GST Rebates

Proof of Expenses:

- Utility Bills (Gas, Hydro, Water, Electricity)
- Lease/Rent /Mortgage Agreement Payment Receipts
- Transportation (Insurance, Car Payment, Bus Fare, Gas)
- Cable Bill
- Phone Bill
- Child Care
- Other Fixed Expenses

YMCA Membership Assistance

The YMCA strives to include all members of the community. Through the YMCA Strong Kids campaign individuals and families in need can participate in YMCA programs and services they otherwise could not afford. Within our available resources and program capacity, every effort will be made to accommodate all who wish to participate at the YMCA. No one is denied access to any YMCA program or service solely on an inability to pay the full fee.

Applying for Membership Assistance

Anyone interested in applying for Membership Assistance can be interviewed on-the-spot at any local YMCA centre. To apply, bring in a completed Membership Assistance Application along with proof of your income and expenses, and fill in the back of this form. Your interview will be an in-person assessment of your financial situation and will be completely confidential. It will take approximately 30 minutes for an interview, a tour and membership sign-up or renewal.

Mission: The YMCA of Greater Toronto is a charity offering opportunities for personal growth, community involvement and leadership.

Vision: The YMCA of Greater Toronto will focus on making connections: connecting people, connecting with youth, and connecting with the community.

Values: Caring • Health • Honesty Inclusiveness • Respect Responsibility

YMCA
We build strong kids,
strong families, strong communities.

1-866-266-YMCA
www.ymcatoronto.org

Opening Doors
YMCA Membership Assistance

YMCA

Activating Your Membership

Please have a void cheque or credit card available at your appointment should your assistance application be approved. All applicants who have been approved for membership assistance have 10 business days to activate their membership.

Most Commonly Asked Questions

Who is eligible for the YMCA Membership Assistance Program?

People whose financial circumstances make them unable (not unwilling) to pay the full fee for a General Membership.

Can my whole family apply for a YMCA Membership?

Yes. Ask a YMCA staff person about family membership requirements.

How much financial assistance will be provided?

Everyone must pay a portion of the monthly fee. Some are able to pay more while others pay less. We assess everyone individually and ask you to bring your financial records to your interview. We will discuss all of your options during your interview.

If I receive YMCA Membership Assistance, what is expected of me?

Confidentiality

All information you provide will be kept confidential. We also ask that you keep the content of our interview confidential.

Commitment

A YMCA Membership requires a commitment to making your payments on time and to using your membership regularly. (Recommended minimum use: once a week.)

Communication

If your financial situation changes and/or you no longer require assistance, please speak to a Membership Representative. This enables the YMCA to help other individuals and families who are unable to pay the full fee.

How is the Membership Assistance Program Funded?

YMCA Membership Assistance is funded by a combination of sources including the YMCA Strong Kids campaign, the United Way and the YMCA. Money raised in a local Strong Kids campaign stays in the community where it was raised.

For Staff Use Only

LAST NAME	FIRST NAME	DATE OF BIRTH	AGE	GENDER	CATEGORY	ASSISTED FEE	ASSISTANCE
					TOTAL		

Address: _____

City: _____

Postal Code: _____

Home Phone: _____

Business Phone: _____

E-mail: _____

Emergency Contact & Phone number: _____

Reason for applying for financial assistance: _____

I verify this information to be accurate and accept responsibility for notifying the YMCA should my financial situation change.

Signature of Applicant _____

Date _____

Donation to Spirit of Giving Campaign? ❒ YES ❒ NO

Amount: $ _____ ❒ One Time ❒ Monthly ❒ Quarterly ❒ Semi-Annually

Payable by: _____ Start Date: _____

For Staff Use Only

Joined-Date:

Family Head Membership #: _____

Date Approved _____

Staff Approved _____

Staff Initial _____

MONTHLY INCOME		YMCA Staff Review
Notice of Assessment	$	
-OR-		
Monthly Household Income	$	
Further Family Income	$	
Employment Insurance / Social Assistance	$	
Child Tax Credit / Pensions	$	
Alimony / Child Support	$	
Other	$	
TOTAL MONTHLY INCOME (A)	$	
MONTHLY BASIC EXPENSES		
Housing (Rent or Mortgage)	$	
Groceries (Estimated Monthly Food)	$	
Child Care	$	
Transportation (Gas, Insurance, Bus Fare, Etc.)	$	
Utilities – Gas	$	
Hydro	$	
Water	$	
Phone	$	
Cable	$	
Other (Student Loan, Medical Bills)	$	
TOTAL MONTHLY EXPENSES (B)	$	
DISPOSABLE INCOME (A) - (B)	$	

1. What kinds of documents do you need to provide to show your income?

_____

_____

2. For what types of expenses do you need to provide proof?

_____

_____

_____

3. Who is eligible for membership assistance?

_____

_____

4. How much financial assistance will the YMCA provide?

_____

_____

"So, I will still have to pay for some of my membership cost," sighed Jason. "I never have any money left by the end of the month. I don't see how I can afford this."

"You might be surprised. Why don't you write up all your income and expenses and see if there is anywhere you can save?" suggested his mother.

Activity Two: Tracking Your Expenses

Take a look at Jason's monthly expenses.

Income	Amount	
Disability support cheque	800	00
Expenses		
Rent	300	
Cell phone	50	
Bus Pass	85	
Groceries	250	
Carton of Cigarettes	65	
Total		

"If you quit smoking, there will be enough money," said Jason's mother, who was always after her son to quit.

"I've been trying; I have cut down. You're right though. If I quit, I could manage it," said Jason.

"What else are you spending your money on?" she asked.

"I forgot Tim Horton's! I buy a Tim Card every month for $50," said Jason.

1. Complete Jason's monthly expense sheet. Add in the Tim Horton's before adding his expenses. What are his total expenses?

   _____

   _____

2. What would his total expenses be if he quit smoking?

   _____

   _____

Something to Think About: Can you think of other ways for Jason to cut back on his expenses?

"If you brought your own coffee from home to school, you could also save a lot of money. You might even be able to go to a movie or go bowling with your friends once in a while," suggested his mother.

3. How much does Jason spend on cigarettes in a year?

   _____

   _____

4. How much does Jason spend on coffee in a year?

   _____

   _____

5. What is the total amount of money that Jason would save in a year if he quit cigarettes and buying coffee?

_____

_____

_____

"Wow! I could save a lot if I quit smoking and maybe cut back on coffee," said Jason.

Something to Think About: How about you? Do you spend a lot on coffee and cigarettes? What other small purchases can add up every month?

Activity Three: Writing a Budget

Using the chart on the next page, fill in the total amount of money you receive in a month. Next, fill in your expenses for a month. To make sure you create a realistic budget, it is a good idea to track your actual expenses for a whole month.

Some expenses you cannot change; these are called *fixed expenses*. They include rent or heat or your bus pass. Other expenses will change a bit from month to month; these items are called *variable expenses*. They include items such as groceries, clothing, and supplies. Be sure you provide an amount that is realistic for those items. If you want to save money you will need to cut back on your *variable* expenses.

Let's get started!

My Personal Budget

Income	Amount	
Expenses		
Total		

Don't forget to include the occasional coffee, DVD rental, or take-out pizza.

Can you see where you might be able to save some money? Share your thoughts with your instructor and classmates.

You may not think there is any way to save money but look at how little things can add up.

Activity Four: Little Things Can Add Up!

1. If you buy a large coffee at $1.39 every morning, how much money would you spend in a week? How much would you spend in a year?

   _____

   _____

   _____

   _____

2. If you buy a package of cigarettes at $9.35 once a week, how much would you spend in an average month? How much would you spend in a year?

   _____

   _____

   _____

   _____

"I think I am ready to fill in the Membership Assistance form. I just need to transfer the information from my income and expense chart and fill in my personal information," said Jason.

Activity Five: Filling in a Membership Assistance Application Form

Fill in the YMCA form. You can use Jason's information or your own. If you have children or other adults in your family, make sure you include them on your form.

Rate your Essential Skills

You have now had a chance to work on a number of skills which will make it easier for you to manage your money.

This is still very hard for me.

I still need more practice.

I have this skill.

Essential Skill				**LBS Level**	**ES Level**
Reading Text					
I can read a short text for information.				2	1
Document Use					
I can fill in a simple form.				2	2
I can read and follow instructions for a form.				1	1
Numeracy					
I can add and subtract three and four digit whole numbers.				2	1
I can multiply simple money amounts.				2/3	2

Chapter 5:
Be Organized And Prepared

Module Three Chapter Five: Be Organized and Prepared

Rate Your Skills

Rate yourself on the skills and knowledge needed to be organized and prepared.

This is still very hard for me.

I still need more practice.

I have this skill.

Rate your skills			
I can read and understand a travel itinerary/ticket.			
I can tell time using a 24 hour clock.			
I can scan a longer document for information.			
I can read and understand short documents.			
I can write a *To Do List.*			
I can plan and organize a personal trip or activity.			
I can search a website for information.			

Scenario One: Travel Itinerary

Vocabulary

itinerary	electronic	reference	confirmed	prohibited	accepted	exempt
			restriction			

Paul was in computer class. He was searching the City of Edmonton website.

"Break time!" said Jason.

"I'll be right with you. I just want to check my email," said Paul.

Paul opened his email. He was surprised to see a message from Air Canada.

"What's this?" he asked.

Jill the instructor peered over his shoulder.

"That's your itinerary," she said.

"My what? Is that another word for ticket?" said Paul.

"No, although this may be an electronic ticket as well. Why don't you print it and find out when you come back from your break?"

Paul took a quick break and returned to the computer lab. He printed out his itinerary and looked at it. After studying it for a few minutes, Paul was puzzled. What did it mean? He couldn't make any sense of it.

"I have it printed out, but that doesn't help me," said Paul. "How do I read this thing?"

"Itineraries can be very confusing," Jill agreed. "Let's see if we can make sense of yours.

Something to Think About: It is always a good idea to use a highlighter for key pieces of information. If the information is highlighted, it is easier to find in longer, more difficult documents.

AIR CANADA

Flight Itinerary

Your booking is confirmed. Thank you for choosing Air Canada.

Please print this flight itinerary for your reference.

Main Contact Information Booking reference:
KQ6B5Z

Name: Paul Luzak

E-mail: pluzak@gmail.com

Electronic ticketing confirmed:
This is your official flight itinerary.

Customer Care

Air Canada Flight Information

1-888-422-7533

On the web

aircanada.com

Alert me of flight changes

Flight notification/Avis de vol

Flight Itinerary

Flight	From	To	Aircraft	Booking Class	Status
AC123	Toronto (YYZ) Confirmed Sat 19-Dec 2009 17:00	Edmonton (YEG) Sat 19-Dec 2009 19:15	320		G
AC114	Edmonton (YEG) Confirmed Sat 02-Jan 2010 08:00	Toronto (YYZ) Confirmed Sat 02-Jan 2010 13:45	320		G

Terms & Conditions

Please consult Air Canada Terms & Conditions.

Note

- Voluntary changes to your itinerary may require payment of additional fees and fare upgrades.
- If you are travelling on a Non-Refundable ticket, Air Canada is unable to make exceptions in the event of an unexpected trip cancellation or medical emergency. We recommend the purchase of travel insurance.

Important Information

- Web check-in
- Express check-in
- Baggage Information

Travel Documents

Air Canada in accordance with government regulations, will be checking photo IDs at the departure gate for all passengers who appear to be over 12 years of age for travel within Canada. The name on the ID must match the name used on the reservation or ticket. If you are travelling to a foreign country, it is your obligation to obtain all necessary travel documents such as a passport or visa, as directed by embassies and consulates. All passengers including Canadian and U.S. citizens are required to present a valid passport when traveling by air between Canada and the United States. In addition, you must present your itinerary to immigration authorities, if requested.

As of January 23rd, 2007, all passengers including Canadian and U.S. citizens will be required to present a valid passport when traveling by air between Canada and the United States. We strongly recommend customers who do not hold valid passports apply for new passports well in advance of travel plans.

Please carefully review flight itinerary. Should you have any questions, or wish to make changes to your reservation, please contact your travel agent within 24 hours of receipt.

Although re-confirmation of flights is not required, it is strongly recommended that you confirm your flight arrival/departure times prior to your departure by calling Air Canada flight information 1 888 422-7533.

To help us serve you better and to ensure on-time departures, we recommend that you check in at the check-in counter or kiosk within time frame indicated below prior to your scheduled departure. Please note, you must be available for boarding at the boarding gate by the deadline indicated below. Failure to do so may result in the re-assignment of advance seats, cancellation of reservation and ineligibility for denied boarding compensation.

Destination	Recommended Check-in Time	Check-in Deadline	Boarding Gate Deadline
Within Canada	60 minutes	30 minutes	20 minutes
To/From USA	90 minutes	60 minutes	20 minutes
To/From International (including Mexico and Caribbean)	120 minutes	60 minutes	30 minutes
Exceptions			
London Heathrow	180 minutes	60 minutes	30 minutes
From Beijing and	150 minutes	60 minutes	30 minutes
Shanghai			
From Delhi	210 minutes	60 minutes	30 minutes
From Tel Aviv	180 minutes	60 minutes	30 minutes
From Paris	150 minutes	60 minutes	40 minutes
Grand Cayman	180 minutes	60 minutes	30 minutes

Air Canada and Air Canada Jazz Terminal One

Thank you for making Air Canada part of your travel plans.

Have a nice trip!

"There's lots of important information here," said Jill.

Paul groaned.

"Don't worry," laughed Jill, "There's also a lot of information you don't need. Let's pick out the most important things first."

Activity One: Reading an Itinerary

You can use a highlighter for this activity if you want.

1. Find the departure date and time from Toronto on Paul's Itinerary.
2. Find the arrival date and time for Edmonton.
3. Find the Flight number to Edmonton.
4. Find the Booking Reference number.
5. Find the terminal number.
6. Find the check-in time for Paul when returning to Toronto.

"Well that's not too bad," said Paul, scanning the itinerary. "Hey, wait a minute! It says I leave at 1700. What time is that?"

"Good question, Paul. Have you heard of the 24 hour clock?" asked Jill.

"I think I have. I've seen old war movies where they talk about 600 hours, or 1100 hours. But I've never figured it out," said Paul.

"This is an excellent Internet assignment for you," said Jill.

Paul sighed. Sometimes he wished that Jill would just tell him the answers!

"Okay, but if I don't understand what they're talking about, you'll have to explain it," said Paul.

Go to the Math is Fun Website. http://www.mathsisfun.com/time.html

Activity Two: Understanding a 24 Hour Clock

Using the information from the above website, answer the following questions.

1. When does a 24 hour clock start? "It shows the hours and minutes since _____."
2. What would midnight look like on a 24 hour clock? _____
3. Which times are the same for a 24 hour clock and a digital or am/pm clock?

   _____

   _____

4. Convert (change) the following am/pm times to the 24 hour clock times. Remember that AM starts one second after midnight and PM starts one second after noon.

   8 am _____ 1 am _____ 3 pm _____ 11 pm _____ 6 pm _____

   11:45 am _____ 12:15 pm _____ 12:45 am 7:20 pm _____

If you want more practice converting the time, go to the website below: http://www.bgfl.org/bgfl/custom/resources_ftp/client_ftp/ks2/maths/time/index.htm

"Great! I know when I'm leaving and when I'm arriving. I also know my flight number and the terminal. I'm good to go!"

"That is all important information," Jill agreed. "But you do need to know a few more things. For example, if you haven't flown in the past few years, you'll notice some big changes to airport security. They're a lot tougher now about what you can take with you on a plane."

"How can I find that out? What if I take something with me that is not allowed?" said Paul.

"It's a good idea to check out the Air Canada website," said Jill.

http://www.aircanada.com/en/home.html

Scroll down to *quick links* and click on *baggage*.

Next, click on *carry-on baggage*.

Activity Three: Reading for Information

1. List four items that are prohibited in carry-on baggage.

   a) _____

   b) _____

   c) _____

   d) _____

2. List four items that are accepted in carry-on baggage.

   a) _____

   b) _____

   c) _____

   d) _____

"There are some things you can bring on board if you go through pre-board security screening. Security staff will look at the item and bag it if it is okay to bring it with you. If not, you will have to leave it behind," said Jill.

"What kinds of things?" asked Paul.

Go back to the previous website.

http://www.aircanada.com/en/home.html

Scroll down to *quick links* and click on *baggage*.

Next, click on *carry-on baggage*.

Under security enhancements click on *Reminder to Traveller*.

3. What is permitted through pre-board security screening?

_____

_____

4. What is not permitted through pre-board security screening?

_____

_____

5. What is exempt from the above restrictions?

_____

_____

REMINDER TO TRAVELLERS:
Security measures for liquids, gels and aerosols

PERMITTED through pre-board security screening:

Liquids, gels or aerosols in containers 100 ml / 100 g (3.4 oz.) or less.

These containers MUST be placed in one (1) clear, closed and re-sealable plastic bag no larger than 1 litre (1 quart).

ONE BAG PER PERSON.

Liquids, gels and aerosols include, but are not limited to, hand lotions, cleansers, moisturizers, suntan lotions, antibacterial gels, contact lens solution, shaving cream, perfume and cologne.

NOT PERMITTED through pre-board security screening:

Unsealed, open or opaque plastic bags of any size with liquids, gels or aerosols in containers of any size.

Liquids, gels or aerosols in containers larger than 100 ml / 100 g (3.4 oz.).

EXEMPT from restrictions: Passengers must declare all such items to security screening authorities. Additional screening could be required.

Baby formula, baby food and milk or juice if travelling with children two (2) years of age and under. Prescription and essential non-prescription medicines.

NO BAG REQUIRED FOR EXEMPT ITEMS.

For more information, please contact
www.catsa-acsta.gc.ca
www.tc.gc.ca
1-888-294-2202

Government of Canada Gouvernement du Canada

Canada

"There sure is a lot to get organised before you can travel," said Paul.

"There sure is," Jill agreed. "Of course, there's all of your packing, too, and I know you wanted to take some books to read to your grandson. I'm sure you've made a list, right?"

"Uh, right," said Paul.

Something to Think About: Have you ever taken a trip? Are you the person who packs weeks ahead of time? Or do you pack the night before you leave? What suggestions would you give to Paul to help him get organized? Share your suggestions with your instructor and classmates.

People who travel often have learned lots of ways to make travelling simpler. If you are flying, you should always check with the airline first about what you can bring. Air Canada has a checklist for travellers. Check it out!

http://www.aircanada.com/en/home.html

Click on *Information and Services.*

Under travel information click on *Before you go – Checklist.*

Activity Four: Making Lists for a Trip

Help Paul get organized for his trip. Using the information from Air Canada's website, write up a "To Do List" for Paul's travel documents. Feel free to add ideas of your own. Use the list provided below. The first entry is done for you.

Travel Document To Do List

Check Itinerary	Check dates and times of departure.

When Paul had all his documents in order and together in one place, he decided he needed another list for his carry-on baggage. He wanted to be sure he did not forget anything.

Something to Think About: What kinds of things should go into your carry-on baggage? Why isn't it a good idea to put valuable items into your checked baggage? Share your ideas with your instructor and classmates.

Help Paul organize his packing. He plans to bring one suitcase and one carry-on bag. What should he put into each bag? Write your list below.

Carry-on Bag	
Travel documents	✔
Checked Luggage	

When Paul had finished making his to-do list and his list for packing, he felt more organized and prepared for his trip. He got his suitcase out of storage and put it in his bedroom so he could add stuff as he thought of it. Jill suggested he check the weather network for Edmonton before making a final decision around what clothes to take. With all of these tasks completed, Paul still had the most difficult part ahead of him: waiting for his departure day!

Rate your Essential Skills

You have now had a chance to work on a number of skills which will make it easier for you to be organized and prepared.

This is still very hard for me.

I still need more practice.

I have this skill.

Essential Skill				**LBS Level**	**ES Level**
Reading Text					
I can read a short text for information.				2	1
I can scan a longer document for information.				2	2
Document Use					
I can read a travel itinerary.				1	1
Thinking Skills					
I can plan and organize a personal task.				2	2
Writing					
I can write a To Do List.				1	1
Computer Use					
I can search a website for specific information.					1

Chapter 6: Assess Your Needs And Abilities

Module Three Chapter Six: Assess Your Needs and Abilities

Rate Your Skills

Rate yourself on the skills and knowledge needed to assess your needs and abilities.

This is still very hard for me.

I still need more practice.

I have this skill.

Rate your skills			
I can read and understand a short document.			
I can scan a longer document for information.			
I can fill in a multiple choice self-assessment quiz.			
I can decide on a good learning strategy to help me learn.			
I can search a website for information.			

Scenario One: Assessing Your Learning Style

Vocabulary

kinaesthetic	auditory	visual	strategies	accommodations	inventory

Beth and Sarah belonged to a small reading group at CAST. There were six women in the group. Each week one of them would bring in an article from a newspaper, magazine or online news website that was about something important to her. She would read the article aloud and then they would discuss it as a group.

"That was a really interesting magazine article that Shirley read today," said Beth.

"I didn't really understand it that well," confessed Sarah. I wish that Shirley had photocopied it so that we all could have had our own copies."

"I suppose," said Beth. "To tell you the truth, I like just sitting back and listening. It's like having a story read to me!"

"Yes, I like that too. It's just that I don't remember much unless I've got the story in front of me. I don't know what's wrong with me."

Often Susan, the volunteer tutor, would join in the women's group. She had heard Beth and Sarah talking, and now she said,

"There's nothing wrong with you, Sarah. It's clear that you and Beth have very different learning styles."

"What do you mean?" asked Beth.

"I mean different learning styles," repeated Susan. "When you first came to CAST you did a learning styles inventory. Don't you remember?"

Beth and Sarah both shook their heads.

"Let's go and take a look in your files," said Susan.

All of the students at CAST had personal files that contained valuable information about their learning. They contained confidential information about the students and were kept in a locked file drawer in Jill's office.

Jill took out Sarah and Beth's files and gave them to Susan.

"I'm glad you are going over the learning styles with Beth and Sarah," said Jill.

Activity One: Reading about Learning Styles

Go to the LDPride website and click on learning styles in the top menu bar.

http://www.ldpride.net/

Answer the following questions using the information from the LDPride website. Share your answers with your instructor and fellow classmates.

1. What are learning styles?

   _____

   _____

   _____

   _____

2. What are the types of learning styles?

   _____

   _____

   _____

3. How does a *visual learner* learn best?

   _____

   _____

   _____

4. What might help an auditory learner remember what they read?

_____

_____

_____

5. What do tactile/kinaesthetic learners find difficult to do?

_____

_____

_____

Do you think Sarah is an auditory learner? Why or why not?

Something to Think About: Why is it useful to know your own learning style? Do you think it might be useful to know the learning styles of friends and family? Why or why not?

After reading through the descriptions of the different learning styles, Sarah was pretty sure she was a strong visual learner. Beth, on the other hand, thought she was probably an auditory learner. They looked at the *learning style inventory* in their files. They were right! Their files also mentioned several strategies that would help them learn.

"So, it is okay to talk things through when I am trying to figure out a math problem," exclaimed Beth.

"Absolutely! We all need to do whatever helps us to learn," said Susan.

"I like to read the problem carefully and highlight important pieces of information. Sometimes I will even make a diagram," said Sarah.

"There are lots of strategies for different learning styles. Check some of them out on the same website," suggested Susan.

Activity Two: Learning Strategies

Go back to the learning styles page at ldpride.com and click on *Making your Learning Style work for You.*

http://www.ldpride.net/

1. What are three strategies Sarah should use?

   _____

   _____

   _____

2. What are three strategies Beth should use?

   _____

   _____

   _____

Share your answers with your instructor and fellow classmates.

Do you know your learning style?

Activity Three: What's Your Learning Style?

Go to the Service Canada website and do the learning style quiz.
http://www.jobsetc.gc.ca/eng/toolbox/quizzes/quizzes_home.do.
Scroll down to learning style quizzes and click on
"*Seeing, Hearing, and Doing Quiz*".

Answer the 24 questions online with the choices provided. When you are finished, click on the get results button for your results. You could also ask your instructor for a learning style inventory used at your program.

Activity Four

List six strategies for your learning style that might help you learn.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Are there any strategies that you think might not work for you? Do you have a strategy that works well for you that is not on the list? Share this information with your instructor and fellow classmates.

Activity Five: Personality Quizzes

Choose one of the quizzes from the website below.
http://www.personalityquiz.net/
You will need to have a pen and paper with you when you do any of the quizzes

1. Does the quiz help you to understand yourself better?

_____

_____

_____

2. Do you think the answers reflect who you really are?

_____

_____

_____

3. Have you learned something new about yourself?

_____

_____

_____

Personality tests and quizzes are fun, entertaining and sometimes informative. They can help you to know yourself better and learn new ways of managing your personal life.

Rate your Essential Skills

You have now had a chance to work on a number of skills which will make it easier for you to assess your own skills and abilities.

This is still very hard for me.

I still need more practice.

I have this skill.

Essential Skill				**LBS Level**	**ES Level**
Reading Text					
I can read a short text for information.				2	1
I can scan a longer document for information.				2	2
Document Use					
I can fill in a multiple choice self-assessment.				1	1
Computer Use					
I can search a website for specific information.					1

Chapter 7: Deal With Social Service Agencies

Module Three Chapter Seven: Dealing with Social Service Agencies

Rate Your Skills

Rate yourself on the skills and knowledge needed to deal with social service agencies.

This is still very hard for me.

I still need more practice.

I have this skill.

Rate your skills			
I can read a short text for information.			
I can make short notes to prepare for an interview.			
I can advocate for myself using appropriate language and tone.			

Scenario One: Reading for Information

Vocabulary

beneficiary	straightforward	optometrist	advocate

Beth slammed down the phone.

"Hey!" said Lisa, "That's an expensive piece of equipment."

"Sorry, Lisa, I didn't mean to slam it so hard. I'm just so angry and frustrated!" said Beth.

"What's wrong?" Lisa asked.

"I'm trying to get Ontario Works to pay for a pair of new glasses for my son," said Beth.

"I would have thought that would be pretty straightforward," said Lisa.

"Yeah. The trouble is, this is Riley's third pair of glasses this year. The first pair got broken when one of the bullies at school threw them into the street. The second pair snapped in half when the same kid punched him," explained Beth.

"That's terrible!" said Lisa.

"I know! His school is supposed to have a 'zero tolerance' policy on bullying, but I don't know how they will enforce it. This boy, who's two years older than Riley, waits for him off the school grounds. What can they do about that? Riley is afraid to walk home alone.

"Anyway," Beth continued, "I have an appointment with his teacher at the end of the week to talk about Riley's report card. He is having a hard time reading and writing."

Lisa nodded. "I'm glad you're seeing his teacher. In the meantime, it's not going to help Riley to be without his glasses! Let's see if there is anything you can do to help matters along at OW."

Activity One: Reading for Information

Read the document on the next two pages and answer the following questions.

1. How often will Ontario Works replace eyeglasses?

_____

_____

_____

_____

2. How often will Ontario Works provide new frames?

_____

_____

_____

_____

3. How often will Ontario Works provide eye glasses for children?

_____

_____

_____

_____

4. What happens if a child loses or breaks their glasses? Will Ontario Works replace them?

_____

_____

_____

_____

Cochrane District Social Service Area Board

OFFICE USE ONLY

Worker #: _____ ☐ **Dependant Child**

Date: _____ ☐ **Adult**

Expiry Date: _____

Benefit Unit Member ID: ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Name: _____ **Service Agency Signature**_____

_____

OPTOMETRIST/SUPPLIER TO COMPLETE

Dispensing/Professional Fee	Single	Bifocal	Multi Focal
Frame and Lens	$84.00 ☐	$112.00 ☐	$130.00 ☐
Lens Only	$59.00 ☐	$79.00 ☐	$99.00 ☐
Frame Only	$24.00 ☐	$24.00 ☐	$24.00 ☐
Lens Cost			
Plastic, scratch coated	$36.00 ☐	$65.00 ☐	$115.00 ☐
Glass, tempered	$30.00 ☐	$67.00 ☐	$115.00 ☐

Optometrist Signature/Stamp _____ **Mailing Address** _____ _____ **Approved By: Case Manager**	**Additional Cost:** _____ **Reason:** _____ _____ **Total Cost:** _____ ☐ **Do you have Optical Coverage under another plan?** _____**Y** _____**N** **If yes, please provide details:** _____ _____ _____ **Signature**

Please Note:

- Glasses can only be replaced every *three* years.
- New frames are provided only when old frames are broken beyond repair or change in prescription where current frame is found to be inadequate.
- Forward bill to the attention of Worker # _____

NOTE TO OPTICIAN - SEE BACK FOR DETAILS OF COVERAGE

Sample Only

Mandatory Vision Care for Dependent Children Effective May 1, 1998

The following is a comprehensive list of basic vision care coverage.

Basic Vision Care Benefits that may be authorized:

Standard Benefit All dependent children are entitled to a new pair of frames and lenses every 3 years.

Replacement Lens(s) Children are entitled to new lenses(s) anytime there is a change in prescription.

NOTE: The new lenses(s) should be placed in existing frames, however, if this is not possible, new frames may be authorized as well.

Replacement due to Loss, Damage, Negligence Children may receive replacement lenses and or frames as needed restrictions; however, cases are subject to review where abuse is detected.

Beneficiary's Choice of Lenses and or Frames

Lenses There may be limitations of choice regarding bifocal lenses. The lenses required are usually dictated by the prescription. If tints, photo gray, etc. are required medically, it must be specified or it will not be covered. The beneficiary may choose more expensive lenses if specified (See Special Lenses/Frames).

Frames Frames are subject to a maximum amount of $24.00.

Special Lenses/Frames Where beneficiaries have special requirements or needs (e.g., special frames and or lenses) for medical reasons, the item or service may be authorized with appropriate proof.

Contact Lenses unless medically Contact lenses are not provided under the basic vision care plan necessary. Medical necessity includes the following conditions:

- Aphakia (post cataract surgery)
- Corneal irregularities; or
- Astigmatism (which is inadequately corrected by eyeglasses).

Prescription Process The Ontario Health Insurance Plan (OHIP) will pay for eye exams annually for those under age 20.

Most medically necessary eye examinations continue to be insured regardless of age or frequency, for example, treatments for infection, disease and injury. Patients who wish periodic eye examinations which are not eligible for OHIP coverage will be billed directly by the optometrist or physician.

Sample Only

"So according to this form I picked up, OW should replace Riley's glasses!" exclaimed Beth.

"If your worker is saying that OW will not pay for new glasses, she probably suspects you of abusing the right to replacement glasses for your son," said Lisa.

"But that's not true! I can prove it!"

"It seems like that is what you are going to have to do. So let's get started," said Lisa.

Something to Think About: Have you ever had to provide proof when making a claim for a benefit or insurance or out of pocket expenses? What did you do to make your case? What advice would you give Beth?

"I have an appointment with my worker the day after tomorrow. I am afraid I will get upset and get nowhere with her as a result," said Beth.

What should Beth do before her meeting? Is there any proof she can provide about what happened at school? Share your thoughts with your instructor and classmates.

The next day at CAST, Beth recorded in point form all her phone calls, meetings and notes with the school about Riley's broken glasses. She included dates, times and the names of the principal and vice-principal because she had spoken to both.

"This will certainly strengthen your case with OW. You might want to think about what you will say, and more important, how you will say it. Would you like some help with that?" asked Lisa.

"That would be great!" said Beth.

Activity Two: Preparing for an Interview with Your Worker

What does it mean to advocate for yourself?

- being able to stand up for yourself
- stating your case clearly and convincingly
- knowing your rights and responsibilities

Read the advocacy tips below.

Keys to Success

When you are self-advocating, there are several strategies that can help increase your chances for success:

- Be polite… avoid getting angry or losing your temper
- Explain your problem clearly and simply without too much emotion or detail
- Remember to be sensitive to the needs and responsibilities of the people you are working with to solve your problem
- Keep a record of all your communications, including dates of phone calls, who you spoke to, what was said, as well as copies of all letters

To read more about self-advocacy and how you can start making a difference in your own life, you can read the Kidney Foundation's Self-Advocacy Guide and the People First newsletter from October 2004

http://www.kidneyfoundation.ab.ca/PDFs/self-advocacy%20guide.pdf

Do you have any other suggestions for Beth? Share your thoughts with your instructor and classmates.

Activity Three: Role Play

This next activity is a two part role play. Be sure you arrange it ahead of time with your instructor.

1. Call to set up an appointment with your case worker.
2. Pretend you are Beth at her interview with her caseworker; present your arguments to justify providing new glasses for her child.

Something to Think About: It is helpful to make notes ahead of an important interview so that you do not forget key information.

Use the notepad to jot down key points to mention to the caseworker.
The following page contains a list of phrases that are useful as well as ones to avoid when you are advocating for yourself. Be sure to include at least two of these phrases in your interview.

Notes Page

Speaking Out

Phrases for respectful disagreement include:
I disagree with…because…
I can't agree with…because…
On the other hand…
I doubt that because…

Examples of inappropriate disagreement include:
You're wrong.
No way!
Come on!
What!
That's crazy/stupid/ridiculous.
Are you kidding?
I hate that.
_____doesn't know what he/she's talking about.

Phrases for politely expressing an opinion include:
In my opinion…
I believe…
I think…
Personally, I feel…
Not everyone will agree with me, but…

Phrases for politely making suggestions include:
Why don't you/we…
How about…
Why don't we/you try…
One way would be…
Maybe we could…
I suggest we…

(Taken from THINK LITERACY: Cross -Curricular Approaches, Grades 7-12, Student/Teacher Resource, Ministry of Education, Ontario, 2009)

"Thanks for all your help Lisa! I am confident my worker will approve new glasses for Riley", said Beth.

Rate your Essential Skills

You have now had a chance to work on a number of skills which will make it easier for you to deal with social service agencies.

This is still very hard for me.

I still need more practice.

I have this skill.

Essential Skill				**LBS Level**	**ES Level**
Reading Text					
I can read a short text for information.				2	1
Oral Communication					
I can make an appointment.				1	1
I can meet with my worker and present my arguments for appealing a decision.				2	1
I can choose appropriate language to advocate for myself.				1	1
Writing					
I can write short notes.				2	1

Essential Skills Check-Up

Congratulations! You have now completed the Third module. Check up on the Essential Skills you have gained so far.

Essential Skill				**LBS Level**	**ES Level**
Reading Text					
I can read and interpret a short text.				2	1
I can follow simple written instructions.				2	1
I can read and locate several pieces of information in simple documents.				2	2
I can read and locate information (with help) in more complex documents.				2	2
I can scan a longer document for information.				2	2
I can read short sections of a longer document for specific information.				2	2
I can read and understand a short simple story.				2	2
Document Use					
I can read food product nutrition labels.				1	1
I can fill in a simple information chart.				1	1
I can fill in a personal information form.				1	1
I can fill in the 411.ca site to find a phone number.				1	1
I can read rental ads.				1	1
I can read a calendar.				1	1
I can write a cheque.				1	1
I can fill in a multiple choice self-assessment.				1	1
I can read a travel itinerary.				1	1
I can fill in a simple form.				2	2
I can read and follow instructions for a form.				1	1
I can fill in a cheque register with deposits and withdrawals.				2	2
I can read and understand my bank statement/passbook.				1	1
I can scan titles and headings in a document for information.				2	2

I can read and understand a report card.				2/3	2
Writing					
I can write a grocery list.				1	1
I can write short notes.				1	1
I can write a To Do List.				1	1
Numeracy					
I can read and write numbers.				1	1
I can add and subtract simple whole numbers.				1	1

Computer Use					
I can do a simple search on the Internet.					1
I can search a website for specific information.					1
I can use an ATM machine.					1
Decision Making					1
I can compare information to make a decision.					1
I can make healthier food choices.					1
I can compare prices and care labels to make a shopping decision.					1
I can plan and organize a personal task.					1
Oral Communication					
I can ask about apartments for rent.				2	1
I can choose the appropriate language to advocate for myself.				1	1