**Activity 2: Choosing a Cellular Phone Plan**

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| Module 2: The Decision-Making Process | |
| Outcome | Indicators |
| Examine Cellular Phone Options | 1. Differentiate among cell phone contracts, prepaid, and pay-as-you-go cell phone services 2. Define the term contract and explain what makes a legally binding financial contract 3. Research who is eligible to sign and hold a cell phone contract in Saskatchewan 4. Investigate consumer rights and responsibilities associated with a cell phone contract or service 5. Examine factors that could lead to a breach of contract |
| Overview | Students will brainstorm the factors that influence people when making a decision. Doing this, they will explore the challenges and problems that accompany financial decision making. |
| Required Prior Learning | None |
| Time Frame | Two – three hours |
| Materials | Whiteboard  Call Waiting Plan Sheets  20 Calling Cards per Group (Groups of 5)  Calculator (or cell phone calculator☺) |
| Assessment: | Journal Writing and |

Procedure:

1. Review and Expansion of Lesson 1

Introduce money management as it pertains to cell phones with the following discussion points:

* What are the pros and cons associated to having a cell phone?
* What are the costs associated with keeping a cell phone?
* Introduce and review some of the terminology associated with a cell phone: (rates, texting, roaming, downloads, data, etc…)

1. Discussion

How many people have ever exceeded their cell phone bill? Have you heard stories of people exceeding their phone bill? How was the problem resolved? How could the problem have been avoided?

1. Record. Brainstorm and record ideas on the whiteboard.

What are the different types of cell phone plans?

What features are the most appealing? Which ones are used the most? Which ones are necessary?

What is a contract? What are the consequences of not living up to your end of the bargain?

1. Activity: Call Waiting

* If you have time, laminate the Calling Cards cards for reuse.
* Divide the students into groups of 5. If numbers do not add up, you can do groups of 5 and one smaller group (no smaller than 3) as groups of 5 are optimal. You can even do larger groups and assign a plan to a pair. Calculators are allowed, but that is up the teacher.
* Assign a plan to everyone within the group. There are 5 plans, therefore groups of 5.
* Show examples on the whiteboard so students have an understanding how the cards work and what they are to record when a card is drawn. Give each group a set of 20 Calling Cards.
* Students will take turns drawing Calling Cards. If affected by the Calling Card, students (based on their specific plan), will record how the call/text/browse, etc. affected their bill.
* Once all the cards are picked up, have the students add up all their costs to see what their monthly bill is. The student with the lowest phone bill wins.

1. Reflection

Have students jot down in their Financial Literacy Journal under the title of “CELL PHONE HABITS” what their phone habits are or would be. Things to consider are downloads (data usage), texts, calls, playing games, watching videos, and social media. Have students record and share which plan would best suit their needs. They can do this using the online journal platform or in a written journal.

1. Extension

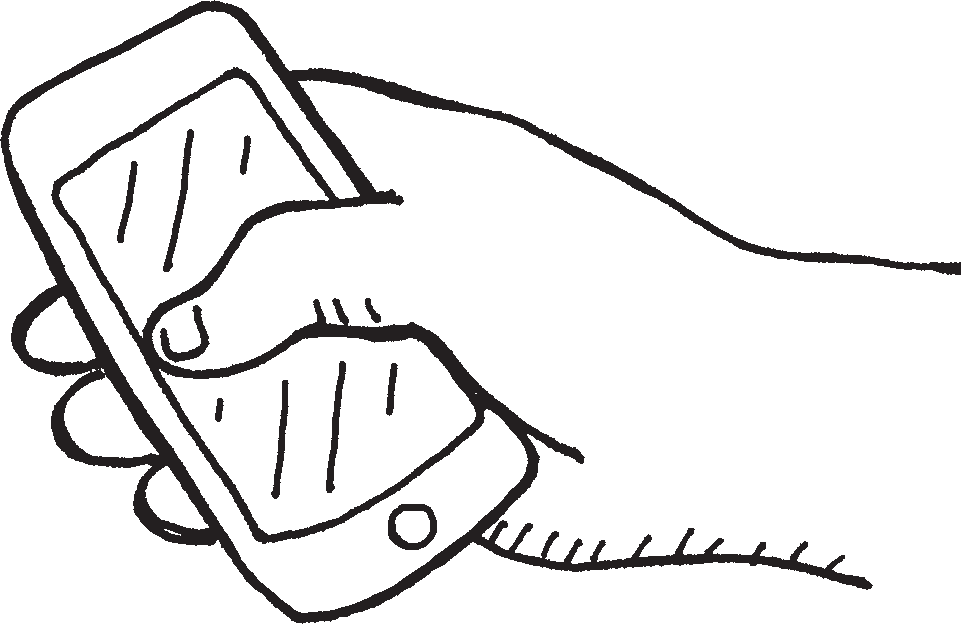
* Show the short videos from the Financial Literacy Cyber Site. Video 1: Getting the Best Phone Deal, Video 2: Peter Decides on the Wrong Phone Plan, and Video 3: Phoney Phone Deals.
* Students should then research the different type of cell phones, data usage, and the cost of local and long-distance calling. They should also consider it they want a new phone or have access to an existing phone. Students should find a local plan to suit their needs and figure out what the cost of each plan is. Have them record in their Financial Literacy Journal under the title, “My CELL PHONE PLAN” which plan they chose, what phone they chose, and reasons for their choice.



# **Includes**

* + 200 anytime/anywhere minutes in Canada
  + No long distance charges for calls made within Canada or from Canada to the U.S.

**$30 per month**

**Extra Charges**

* + Daytime minutes – $0.50 per minute
  + Long distance minutes – $0.60 per minute
  + Browsing – $0.25 per page
  + Downloads – $1 per download
  + Texting – $0.20 per sent/received text

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| **Minutes Left** | **Call Text Download Browse** | **Description** | **Rate** | **Charge** |
| 200 | X | surfing 30 web pages | .25 | $ 7.50 |
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|  |  |  |  | $ |



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| **Minutes Left** | **Call Text Download Browse** | **Description** | **Rate** | **Charge** |
| 250 | X | long distance 40 min. | .60 | $ 24 |

The Text Etiquette group will also need to track this call:

**Includes**

* + 200 daytime local minutes
  + Unlimited text messaging
  + Unlimited local evenings and weekends starting at 8 p.m.

**$30 per month**

**Extra Charges**

* + - Daytime minutes – $0.50 per minute
    - Long distance minutes – $0.60 per minute
    - Browsing – $0.25 per page
    - Downloads – $1 per download

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| **Minutes Left** | **Call Text Download Browse** | **Description** | **Rate** | **Charge** |
| 160 | 3 | long distance 40 min. | .60 | $ 24 |

1. Continue by drawing cards and recording charges until the *Calling Cards* are finished or the allotted time for the activity is over.
2. Following the activity, each team must calculate all the charges on their bill. The group with the lowest phone bill wins.

**Includes**

* 200 anytime/anywhere minutes in Canada
* No long distance charges for calls made within Canada or from Canada to the U.S.

**$30 per month**

**Extra Charges**

* Daytime minutes – $0.50 per minute
* Long distance minutes – $0.60 per minute
* Browsing – $0.25 per page
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| **Minutes Left** | **Call Text Download Browse** | **Description** | **Rate** | **Charge** |
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|  |  |  |  | $ |
| Plan Charge + Activation Charge | | | | $ 37.95 |
| GST/PST | | | | $ |
| **TOTAL** | | | | $ |

**Includes**

* 200 daytime local minutes
* Unlimited text messaging
* Unlimited local evenings and weekends starting at 8 p.m.

**$30 per month**

**Extra Charges**

* + Daytime minutes – $0.50 per minute
  + Long distance minutes – $0.60 per minute
  + Browsing – $0.30 per page
  + Downloads – $1 per download



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|  |  |  |  | $ |
| Plan Charge + Activation Charge | | | | $ 37.95 |
| GST/PST | | | | $ |
| **TOTAL** | | | | $ |



**Includes**

**Extra Charges**

**$30 per month**

* 250 daytime local minutes
* Unlimited local evenings and weekends starting at 5 p.m.
* Daytime minutes – $0.50 per minute
* Long distance minutes – $0.60 per minute
* Browsing – $0.25 per page
* Downloads – $1 per download
* Texting – $0.25 per sent/received text

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| Plan Charge + Activation Charge | | | | $ 37.95 |
| GST/PST | | | | $ |
| **TOTAL** | | | | $ |

**Charges**

* Daytime minutes – $0.50 per minute
* Long distance minutes – $0.60 per minute
* Browsing – $0.25 per page
* Downloads – $1 per download
* Texting – $0.25 per sent/received text



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| Activation Charge | | | | $ 7.95 |
| GST/PST | | | | $ |
| **TOTAL** | | | | $ |



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| **Minutes Left** | **Call Text Download Browse** | **Description** | **Rate** | **Charge** |
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|  |  |  |  | $ |
| Plan Charge + Activation Charge | | | | $ 37.95 |
| GST/PST | | | | $ |
| **TOTAL** | | | | $ |

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| **Make**iT• Count | **Make**iT•Count |
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| You send a text to Day & Night Delight and they reply right away. You send another and they send one back. Altogether you send 10 messages and receive 10 in return. | You send 10 text messages to Premade Prepaid, but they don’t send you any back! Ouch… |
| You vote for your favourite singer on TV. You vote for him via text message. It costs $1 to vote by text. | You can’t resist taking a funny picture of your dog wearing your glasses. You send it to Text  Etiquette. Text Etiquette sends you three LOL texts.  \*Sending a picture costs the same as a text  message. |



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| You send 20 text messages at lunchtime to Distance  Assistance. Distance Assistance only sends you 10 text messages before they have to go back  to class. | It is 6 p.m. Monday night. There’s nothing to do but homework, so you call Text Etiquette and chat for 80 minutes. |
| You send eight text messages to Super Talk and receive  two text messages in return. What’s up with that? | SNOW DAY! You have a Friday off from school. Distance Assistance calls you at 1 p.m. and you talk for 30 minutes. |



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| It’s your night for the dishes, but you put it off and call Day & Night Delight at 5:30 p.m.  You talk for 45 minutes (until your mom starts waving the dish rag at you). | You have to call Super Talk at  7 p.m. Wednesday night to find out the address for a friend’s birthday party. It takes them  10 minutes to give you directions. |
| You call Premade Prepaid, just ‘cause, at 9 p.m. Thursday evening. You manage to talk about absolutely nothing for 20 minutes. | Saturday you receive a call from your grandma asking if you have seen her glasses. You manage to change the subject for the entire 30-minute call. |



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| Your favourite video game just went mobile! You’re dying to play it and it only costs $5 so you download it onto your phone. | Your fave band has a new video online! You need to check it out on your cell. You browse through 15 different pages before you can find it. |
| You need to check an email from a buddy but dang, where is it?  You have to browse through 10 pages before finding it! | You’re visiting your grandparents from another province. They don’t have cable. They don’t even have a VCR! You are bored out of your face, so you call Premade Prepaid on Saturday at 12 p.m. and talk for 30 minutes. |



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| **Make**iT• Count | **Make**iT•Count |



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| Distance Assistance is on the other side of the country for a hockey tournament. Wednesday night at 6 p.m., they call and complain for 20 minutes about how they lost. | It’s Friday and you and your family travelled to your cabin for the weekend! You call Day & Night Delight at 6 p.m. for 25 minutes  to tell them about the squirrel you caught eating garbage. |
| You just pulled off a first at the science fair finals, and the best part is they took place halfway across the country. You call Text Etiquette on Friday at 7 p.m. and explain about the index of refraction for 20 minutes. | It’s Sunday at 1 p.m. and you’re waiting at the departure gate at an airport for a flight back home. There is nothing to do – you finished your book and you have visited all the shops twice already. You call Super Talk and talk to them for 25 minutes until it’s time to board the plane. |

