



MODULE 27: CELL PHONE PLANS

Choose from the Suggested Activities below to find activities to help your students meet the outcome for this module from the Saskatchewan Financial Literacy 20/30 curriculum.

All resources for this module's activities can be found on saskmoney.ca.

OUTCOME

Examine Cellular Phone Options

INDICATORS

- Differentiate among cell phone contracts, prepaid, and pay-as-you-go cell phone services.
- Calculate the total cost of ownership for a variety of cell phone contracts from a variety of cell phone providers and with varying conditions (e.g., free phone with a contract for a minimum number of years, option to purchase the phone outright, monthly instalment payment plan for the phone).
- Define the term “contract” and explain what makes a legally binding financial contract.
- Research who is eligible to sign and hold a cell phone contract in Saskatchewan.
- Investigate consumer rights and responsibilities associated with a cell phone contract or service in Saskatchewan.
- 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.

PREREQUISITE

None

SUGGESTED TIME

1–3 hours

RESOURCES

Available on *Resources* tab.

- Make it Count First Cell Phone PDF
- Money & Youth Module 10 pp. 140–141
- Getting the Best Mobile Phone Deal—MoneySmart Rookie.mp4
- Peter Decides on the Wrong Phone Plan—MoneySmart Rookie.mp4
- Phoney Deals—MoneySmart Rookie.mp4

ASSESSMENT

Students make recommendations for a cell phone plan for individuals at various life stages (e.g., middle/secondary student, university student, young professional).

SUGGESTED ACTIVITIES

1. Use **Money and Youth** pp. 140–141 as an introduction.
2. **Discussion points to introduce the Call Waiting activity (as provided in the *Make it Count First Cell Phone* document):**
 - What are the pros and cons of having a cell phone?
 - What costs are associated with owning a cell phone?
 - Introduce/review some of the terminology associated with cell phone plans (e.g., rates, texting, downloads, incoming/outgoing minutes).
 - If appropriate: Out of the students in the class, how many have ever exceeded their cell phone bill? How much have they exceeded their plan by? How often? How did they resolve the problem?
 - What are the different types of cell phone plans (e.g., contract, prepaid, pay-as-you-go)?
 - What features are the most appealing? Which ones are most used?
 - What is a contract? What are the consequences of not living up to your end of the bargain?
3. **Call Waiting Activity (in *Make it Count* document):**
 - If you have time, laminate the Call Waiting cards for reuse.
 - Divide the students into groups of 5. If numbers do not add up, form 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 to the teacher.
 - Assign a plan to each individual within the group.
 - 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.
4. **Review:** Choose activities from the **ASIC document** and supplement with the videos below. The following videos are an excellent reminder of the importance of doing research and planning before entering into a cell phone contract of any kind:
 - Getting the Best Mobile Phone Deal
 - Peter Decides on the Wrong Phone Plan
 - Phoney Deals
5. **Research and Reflection**
 - Students research:
 - consumer rights and responsibilities associated with a cell phone contract or service in Canada;
 - age requirements for entering into a cell phone contract on one's own as well as parent/guardian responsibilities for a child entering into a cell phone contract; and,
 - specific cell phone plans available from a variety of cell phone carriers and then share and compare their findings.
 - Students justify a specific cell phone plan for self at various stages of life: now (middle years or secondary student), in post-secondary and beyond.

For more curriculum information, please visit the Government of Saskatchewan curriculum website.