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## WELCOME TO THE CITY

### OVERVIEW

#### Students will:

- review profiles of the Life Stage Characters, which they'll use to explore various financial situations and documents
- form groups associated with each character and discuss their character's personality
- make posters representing their character's personality and present them to the class

Students are introduced to characters at different stages of life in a variety of financial circumstances. By examining realistic financial documents related to the characters throughout the activities, students will learn financial life skills **safely** through hands-on exercises.

### CURRICULUM AREAS

This module supports student use of Modules 2 to 10.

### OUTCOMES

#### Following this activity, students will be able to:

- describe the financial and lifestyle features of characters they will use to explore typical financial situations and documents throughout the activities
- relate the Life Stage Characters' personal and financial status to the stage their own life is in

### MATERIALS AND TOOLS

- copy for each student of Story 3-1, Welcome to The City (optional)
- profiles of the eight Life Stage Characters, cut so each profile is a separate sheet
- eight sets of poster materials including large sheets of paper, magazines and art supplies
- copy for each student of:
  - + Handout 3-1, Character Profile
  - + Handout 3-2, Quick Quiz – Introducing the Life Stage Characters
- overhead projector, if using

*TIP: Provide some sports and fashion magazines for illustrations students can use to make profiles of the characters.*

### IN-CLASS TIME REQUIRED

- one lesson (approximately 60 minutes)

### KEY WORDS

character profile

## SUGGESTED APPROACH

1. Explain that:
  - Students will work in small groups with fictional characters to learn about financial skills in the lessons that follow.
  - In this lesson, students will form groups to learn about their characters.
  - Students will add details to a profile of the character in order to describe the group's ideas about the character's personality.
  
2. Present Story 3-1, "Welcome to The City," to the class. Discuss the story by asking questions like the following:
  - What are the time period and location of The City?  
+ *Time and place are vague, but The City is an urban environment slightly in the future.*
  - How would you describe the setting of The City?  
+ *A nice café in a dark, seedy, edgy city.*
  - What's similar to present-day life in The City? What's different?  
+ *Characters have similar social and financial concerns, work in similar jobs, etc. Information technology is somewhat more advanced, and the Metro government is more centralized and authoritarian.*
  - What would you like or dislike about living in The City?  
+ *Answers will vary.*
  
3. Review the list of Life Stage Characters with the class. Point out that they vary in age, education, career goals and steady income. The Life Stage Characters are:
  - Luna, an 18-year-old high school graduate working part-time and attending university
  - Nikos, an 18-year-old high school graduate enrolled in a work/study apprenticeship program
  - Rio, a 20-year-old high school graduate working full-time with plans to be a sports pro
  - Sienna, a 20-year-old college graduate working at two part-time jobs
  - Indigo, a 25-year-old university graduate with a job
  - Liam, a 25-year-old college graduate with a wife and one child and a job
  - Zack, a 45-year-old self-employed consultant sharing custody of a high school-aged daughter living at home and one at university
  - Gaia (pronounced Guy-Ah), a 45-year-old café owner sharing custody of a high school-aged daughter living at home and one at university
  
4. Arrange the eight Life Stage Characters profiles around the room. Explain that each character has a profile but that students will add details to their characters, consistent with the profile.
  
5. Divide the class into eight groups and assign each group to one of the characters. Have the groups review their character profiles.

**TIP:** Refer to the *Teacher's Introduction, Using the Characters and Stories, for alternative ways of organizing Life Stage Character groups.*

6. Distribute Handout 3-1, "Character Profile," to the groups.

Have the groups:

- Discuss their characters using the questions in the handout.
- Create more details about the lifestyle, education and career goals of their Life Stage Characters (provided the details are consistent with the profile).
- Use the paper, magazines and art supplies to produce posters illustrating the Life Stage Character and how his or her life stage is reflected in his or her personality, lifestyle and environment.
- Present their characters to the class, outlining the character's lifestyle, education and career or occupation choices.

7. Point out that the groups will learn more about their Life Stage Characters as the activities continue. Have students place Handout 3-1 in their Financial Life Skills folder or portfolio.

### EVIDENCE FOR ASSESSMENT

- Monitor the student groups as they create details about their Life Stage Characters. Review students' Handout 3-1, "Character Profile," to ensure students can describe the specific life stage characteristics of their Life Stage Characters, and that the details they add are consistent with the given profiles.
- Distribute Handout 3-2, "Quick Quiz – Introducing the Life Stage Characters," and have the class complete the quiz. Correct answers are as follows:
  - 1) Describe three characteristics of The City.  
**Answer:** *The City has a financial system similar to Canada's, it's set a little in the future, and is gritty, dark and edgy.*
  - 2) What are the name, age and two other characteristics of the Life Stage Character whose finances you'll be examining?  
**Answers** *will vary. Refer to Life Stage Characters Profiles.*
  - 3) In what ways are the characteristics of the Life Stage Character you are examining similar to those of a student in your area who is preparing for the transition from secondary school?  
**Answers** *will vary, but in general the Life Stage Characters and the students will both need a variety of financial knowledge and products and need to plan to manage their finances and avoid problems.*

### EXTENSION ACTIVITIES

- Have students use a digital camera or scanner to capture a digital image of each poster. Have them merge the images of all eight Life Stage Characters to produce a one-page class poster or collage.
- Have students write a series of diary entries in a notebook for their Life Stage Characters describing the daily activities of the characters and the financial challenges they encounter.
- Have students make up their own Life Stage Character, and describe the dreams and ambitions of the character, including the financial challenges the character faces.

## WELCOME TO THE CITY



Welcome to The City. Enter through this portal. Passport, ID, contraband check. Fingerprints, iris scan. Watch where you walk. Stay out of the dangerous places.

What danger, you say? Oh, sure, it looks so normal. There's parks and trees, Metro-flats and shops, kids playing, people strolling. So ordinary. So *nice*.

Don't be fooled. There are also dark places where you'd rather not know what's going on. Whispers. Shadows.

Of course, there *are* conveniences. Flash your wrist-pod at this music terminal. Synth-vibe, bio-trad, alt-fusion... name it and you can download it. Short of cash? If there's one thing that's easy here, it's getting your hands on money. Quick stop at your MetroBank terminal and the transfer's made.

Holding onto your money – now, that's a different story.

Hungry? Good. Here's The Hub café. The neighbourhood hangout. Good food. Open late, into the desperate hours.

Gaia, the owner, she's a tough one. Wants you to think so, anyway. The new chef, Sienna – she can throw together salvation on a plate. Smell that? Chocolate... cinnamon... chili... mmmm...

There's Rio. He's the jock Game player, working as a dishwasher until he gets signed as a pro – or so he hopes. Nikos, a young wrist-pod technician. You'll find him sitting alone, nursing a coffee. He's got a thing for Luna, the waitress, a university student, who might have a thing for Rio, who definitely would like to get something going with her. The usual tangled triangle.

The tall guy who needs a shave? That's Liam, Gaia's nephew. Nice guy, new dad. Always strapped for cash, what with the baby and wife and too many bills.

Watch out when Zack comes in. He's Gaia's ex. Made a success as a corporate mover, and he doesn't mind rubbing Gaia's nose in it. Especially when he has his new young flame, Indigo, on his arm.

Wait – what's that sweeping yellow-green searchlight? SecurGuard cruiser! Quick – inside the The Hub.

# CHARACTER PROFILE

Name:  Class/Block:  Date:

Review the information about your character. Discuss the character’s personality, and use your imagination to add details about your character. You can use the following questions to help your discussion:

What’s your character’s name? \_\_\_\_\_

What’s your character’s age and occupation? \_\_\_\_\_

What does your character like to do for fun? \_\_\_\_\_

If your character had a pet, what kind would it be? \_\_\_\_\_

What kind of music does your character like? \_\_\_\_\_

What kind of residence does your character live in? \_\_\_\_\_

What source of income does your character have? \_\_\_\_\_

Does your character have a high, average or low income? \_\_\_\_\_

What are the main types of expenses your character has? \_\_\_\_\_

What are the education and career goals of your character? \_\_\_\_\_

What do you think are the main challenges facing your character now? \_\_\_\_\_

What do you like about your character? \_\_\_\_\_

## ASSIGNMENT

Use the information from your group discussion to create a poster showing the main points about your character. Be prepared to present your poster to the class and describe your character’s personality, and how his or her lifestyle, education and career reflect his or her life stage.



## LIFESTAGE CHARACTER PROFILES



**LUNA**  
**18-year-old university student,**  
**working part-time at The Hub as a waitress**

- She's studying animation and wants to open her own studio someday.
- This is her first job and she's really excited to be making her own money.
- Problem is, she doesn't have much experience with money. She's so thrilled every time she gets a paycheque download, she wants to spend it all, right away. Too bad life on her own is a lot more pricey than she'd thought it would be.
- She's moved away from home and is living in a ratty Metro-flat with a roommate who's in pre-med.
- She's into the synth-digital video scene and goes to obscure film clubs where they feature bands playing to a backdrop of experimental films. Her roommate thinks she goes for the guys, but she really goes to check out the artwork in the films.
- There's this really hot guy, Rio, who works at the café as a busser and dishwasher. He's incredibly good-looking and is some kind of jock-star and clearly has a thing for her.. But there's also this other guy, Nikos, who hangs out at the café a lot. He's quiet, keeps to himself.. but there's something cool about him..



**NIKOS**  
**18-year-old apprentice,**  
**in a full-time work/study program to be a wrist-pod technician**

- He's fascinated by technology. As a kid, he constantly reprogrammed the family's MetroLink modulator and downloaded the newest software upgrades.
- He has an idea for fine-tuning the wrist-pod so it could be used to automatically adjust the lighting in a room to create mini-lighting environments to suit each person's needs and preferences. It's a brilliant idea – but it hasn't exactly set the world on fire. Yet.
- He's moved away from home for the first time and is loving the independence. Unfortunately, though, he's sharing a Metro-flat with three other roommates and is getting sick of never having any privacy. Not to mention the mess.
- He gets paid as an apprentice, but not much, so he has to be careful with his money. But that's not a problem because he's a careful person anyway. The kind of guy who knows, at all times, exactly what his MetroBank balance is.
- He likes taking late-night walks along the CanalWay, watching the moon ripple on the water, solving technical design problems and thinking about..
- Luna. He's got it bad. Has no idea how to approach her. He's jealous of Rio, who just has to smile and the girls come running. Even Luna. Or does she? Maybe he has a chance. Nah. No way, not him.

## LIFESTAGE CHARACTER PROFILES (cont'd)



**RIO**  
**20-year-old,**  
**working full-time as a busser and dishwasher at the café**

- He's a talented athlete who plays the Game for MetroDynamo. All his life, he's been the Most Valuable Game Player on every team he's ever been on. He's fast and strong, with lightning reflexes.
- He's only ever wanted one thing: to be a professional Game player. To get signed to the Pro Game League. To be the best Game player who ever lived, set records, elevate the Game.
- Also... to sign a fat contract, make it rich, have all the money he could ever want and just play. Travel, yachts, sports cars, parties, fun. 'Cause life's for living, so why hold onto your cash?
- He doesn't make much at his job, but doesn't save either because he's sure he'll make it big.
- He's tall and muscular. Not vain but he knows he's good-looking. It's obvious, the way girls fall all over him. So why not play along? No harm done on either side.
- There's this new girl at the café, a waitress. Luna. Cute. He's interested. More than interested. Why not? Could be fun.



**SIENNA**  
**20-year-old culinary school graduate**  
**holding down two part-time jobs**

- She works as a cook at the café and as a sous-chef at an expensive gourmet restaurant in a swanky neighbourhood.
- She has one goal that she's been dreaming of ever since she was a teenager: to open her own restaurant. A classy place with a sophisticated fusion menu.
- As far as she's concerned, the food at the café – muffins, sandwiches, soup – isn't exactly gourmet fare. But working there is good training. She's learning how to produce, fast, and she's grateful to Gaia for giving her a start.
- To reach her goal, she's been saving faithfully from both paycheques, every week, no matter what. The total is growing, slowly, steadily. Having enough to open a restaurant is a long way away – she's giving herself five years – but every deposit is a step closer.
- She's seeing a very nice older guy, who's pressuring her to marry him and let him take care of her. But that would mean giving up her dream. Besides, she doesn't want to be taken care of. She just wants to open a restaurant that's so fantastic – not only the food, but the décor, the service, everything – that people will talk of the experience for years to come. So she might have to cut the guy loose. Soon.

## LIFESTAGE CHARACTER PROFILES (cont'd)



**INDIGO**  
**25-year-old university graduate**  
**with a well-paying salaried job**

- She's an executive with CitySecure, the company that provides computer security for all the MetroBank terminals in The City. An incredible position for someone her age – she rose through the ranks quickly because she's smart and capable. And knows how to play the corporate game.
- She grew up dirt-poor in a rundown house, and has never forgotten it. Going to bed hungry and wearing three-times-hand-me-downs. Which is why her main goal is to have plenty of money, so she'll never have to worry or scrimp or feel lesser-than again. Which, in turn, is why, even though she's making good money now, she tends to hold onto it. Because you can never have too much.
- There's one area that she does splurge on, though. Being the kid who never had decent shoes or clothes has made her want to look good all the time. For this girl, it's only the best clothes, shoes, perfumes, bags, jewellery.
- Which all look great on her. She has a great sense of style – and a killer smile.
- She's dating Zack, a handsome and wealthy older man. Much older. Who also happens to be Gaia's ex – who owns the café where they often meet. Which complicates things.



**LIAM**  
**25-year-old college graduate**  
**with a spouse and one child**

- He's a nurse at a MetroMed hospital. Understaffed and overbooked, it's a stress factory. He's chronically wiped out.
- As a starting nurse, his wages aren't great, and he and his wife, Avonel, have decided that she won't work until the baby is older. So they are constantly behind on their bills, overdrawn on their MetroBank account, maxed out on their credit card.
- Still, he loves his job and wouldn't want to do anything else. Helping people get better, cope with pain, even die peacefully, is, for him, the best work in the world.
- He's crazy about his wife and baby and can think of nothing better than having an infant slobber all over his shirt.
- He and his wife can't afford to live on their own so they're living with her parents. Not an ideal arrangement. They're dying to buy their own home, but on his wages it's out of the question. Maybe in a couple of years. Three... Four...
- He often stops in at his aunt Gaia's café for breakfast after a night shift.

## LIFESTAGE CHARACTER PROFILES (cont'd)



**ZACK**  
**45-year-old marketing consultant, divorced**

- He's Gaia's ex-husband. When they were younger, they spent their time volunteering for non-profits dedicated to doing good in the world. But he got tired of being poor, so he went into business as a marketing consultant.
- He has a plum contract with MetroForm's Customer Conditioning Division, which is dedicated to moulding good consumers. He's making piles of money, living in a fabulous condo and has lots of expensive toys, like a sports car and a state-of-the-art home sync-vid system.
- Since he and Gaia split up, he's had a string of ever-younger and ever-hotter girlfriends, and is now dating the very-much-younger and very glamorous Indigo.
- He's tall, handsome and athletic.
- He and Gaia have two daughters, one in high school and one in university, of whom they have joint custody.
- He and his ex are amicable about sharing the kids, but not much else. Gaia thinks Zack has become a money-grubbing corporate sell-out, while Zack thinks Gaia uses the café she owns as an excuse for not even trying to get ahead.



**GAIA (PRONOUNCED GUY-AH)**  
**45-year-old small business owner, divorced**

- She's Zack's ex-wife.
- She's the owner of The Hub Café. Or, as she often calls it, the money pit.
- She's gruff and prickly – on the outside. What's on the inside, she doesn't show. It's a little-known fact (which she's careful never to tell anyone) that "Gaia" means Earth goddess in Greek mythology. But if you think she's one of those touchy-feely Earth mother types who loves everybody, you can think again.
- She and Zack have two daughters, one in high school and one in university, of whom they have joint custody.
- When she and Zack were younger, they spent their time volunteering for non-profits dedicated to doing good in the world. But, in Gaia's view, Zack turned his back on their values and became a greedy corporate marketing consultant for big bucks. Not that she's jealous of his success or anything.
- No, she'd much rather stick with the honest lifestyle of running the café. She knows the café is a dive but is oddly proud of her shabby little restaurant.
- She's single. Not that she hasn't had relationships since Zack, but nobody special. Meanwhile, just what does Zack think he's doing dating all those women who look young enough to be his daughters?

## QUICK QUIZ – INTRODUCING THE LIFE STAGE CHARACTERS

Name:  Class/Block:  Date:

**1.** Describe three characteristics of The City.

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**2.** What are the name, age and two other characteristics of the Life Stage Character whose finances you'll be examining?

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**3.** In what ways are the characteristics of the Life Stage Character you are examining similar to those of a student in your area who is preparing for the transition from secondary school?

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