

# Financial Literacy Unit

## Launching a Career in the Arts - Case Studies (Grade 12)

*Visual Arts, Grade 12, University/College Preparation (AVI4M) with adaptations for Visual Arts Grade 12 Workplace Preparation (AVI4E)*

### Connections to Financial Literacy (5-9 -70 minute periods)

These units will address the following financial aspects of being an artist or working in an art-related field.

- Discussion of the market value related to products and services and how this relates to arts-based careers
- Understanding of the consumer and the relationship between the artist and the consumer including how art is now so essential for business
- Preparation for the steps involved to following a formal education in the arts and an eventual career in the arts and cultural sector
- Education about sustainable and responsible personal financial planning such as budgeting, saving and investing;
- Knowledge of sustainable and responsible business financial planning such as budgeting, saving and investing (including ethical/best practice);
- Presentation of health and financial security in the long term.

In this unit students will be introduced to a collection of young and emerging professionals who work in visual or media art related fields. Through video and audio interviews these professionals will share their knowledge and experience working in the arts fields. By watching and listening to these interviews students will gather knowledge and experience related to financial considerations in arts-based careers.

Visual Arts AVI4M1 (Can be adapted for AVI4E)

[Jeff Fenwick \(11:11\):](#)

Artist and Carpenter Jeff just graduated from the [Illustration program at OCADU](#)

[Danielle Yamashita \(6:38\)](#)

Public Relations Marketing and Graphic Arts worker who graduated from the [Event and Media Production program at Seneca College](#)

[n Dannenberg](#) (19:07)

Artist and Carpenter just graduating from the [Kunstakademie Münster](#)

[Michael Yamashita](#) (9:15)

Ornamental metal worker/jeweler who graduated from the [Jewelry and Metals Program](#) and the [Soldering Program](#) at Georgian College.

[Kerrie Williams](#) (15:02)

Kerrie graduated from the [Jewelry and Metals Program](#) and the Goldsmithing and Silversmithing Program at Georgian College

All videos can be accessed through the webpage for this unit on the OAEA website at:

<http://www.bit.ly/OAEAVideoFL12>

## Visual Arts, Grade 12, University/College Preparation (AVI4M)

### Curriculum Expectations

#### Visual Arts, Grade 12, University/College Preparation (AVI4M)

##### Reflecting, Responding, and Analyzing

##### 3. Connections Beyond the Classroom

3.1 Analyze, on the basis of self-directed research, the requirements for postsecondary study and for careers of personal interest in arts-related fields (e.g., college and university programs and scholarship opportunities; apprenticeships; opportunities for independent artists; careers in architecture, arts advocacy, art therapy, education, filmmaking, museum or gallery curation, photography)

3.3 analyze a variety of local, national, and global arts-related advocacy organizations with reference to the type

### Learning Goals

General goals and directives in this unit

- Understanding strategies and steps involved in the transition to work
- Be about to understand the difference between wants and needs.
- Be able to answer the question: What is a living wage?

At the end of this lesson, students will know, understand, and be able to

work they do, their effectiveness, and the possibility of artists' working with them or receiving funding from them (e.g., investigate organizations such as the Ontario Arts Council, the Ontario Crafts Council, the Canada Council for the Arts, UNESCO, the International Association of Art, private foundations that provide grants to artists; prepare application for a grant or other funding)

**Supplementary**  
**Visual Arts, Grade 12, Workplace Preparation (AVI4E)**

**Reflecting, Responding, and Analyzing**

**1. Art, Society, and Values**

**1.2** explain ways in which art works, particularly applied commercial art works (e.g., advertising, ... product packaging, ...), reflect the values of the society in which they were created.

**Teacher prompt:** "In what ways do advertisements for cosmetics and clothing reinforce cultural ideas about personal appearance?"

**2. Connections Beyond the Classroom**

**2.1** describe, on the basis of research, a variety of work opportunities related to the field of visual arts (e.g., apprenticeships or internships in fashion design, graphic arts, or stage or set construction; jobs in interior design, jewelry design, website design; jobs in the sale and promotion of pottery or woodwork), describe the skills they require, and compare these skills to their own skill set  
**Teacher prompts:** "What arts-related opportunities in the world of work exist for someone with visual arts skills and knowledge?" "What particular skills do you possess that are well suited to a job that interests you in the visual arts field?"

communicate about the concepts of:

- credit and borrowing
- risks and rewards
- compound interest
- pensions
- insurance
- taxes
- planning ahead
- how the financial system works from the point of view of those working in the arts field
- future consequences of financial decisions
- diversification - considering multiple revenue streams as they apply to a career in the arts
- A key focus of this unit is to prepare students for the steps to follow their career path after they have finished their formal education.

**Instructional Components and Context**

## Readiness

(estimated 1-2- 70 minute periods)

### Lesson # 1: Linking Back & Moving Forward

Students in the M level course will have completed the grade 11 “*The Business of Art - Case Studies*” unit that examines interviews with established arts professionals. The grade 12 unit follows a similar study but with young emerging arts professionals who have recently completed their post-secondary education. This is topical for grade 12 students who are applying to college and university programs for the following year.

Students should be able to gather information from a variety of media texts and record and share their findings, observations, and opinions through the written word, and/or a variety of media texts such as:

• report or visual media form  
• visual/text presentation such as a Powerpoint, video, infographic or other media text

Students should be able to discuss ideas and opinions in small groups or in class discussions. They should also have a way to record information gathered for future use.

Students should be able to work collaboratively in smaller groups of 2 -3 people to create a presentation/report/poster/infographic about career paths they have investigated.

Students will be required to reflect on the learning they have gained through this activity and leave resources in place for art students to come.

Teacher can use **BLM #1 AVI4M1 Student Research Readiness Survey (Student/Teacher Resource)** as a

## Materials

Video/transcript interviews of emerging visual arts professionals available online as support references for this unit.

[www.bit.ly/OAEVideoFL12](http://www.bit.ly/OAEVideoFL12)

## Black Line Masters

**BLM #1 AVI4M1 Student Research Readiness Survey (Student/Teacher Resource)**

**BLM #2: The Business of Art Terminology Worksheet (Student Resource)**

**BLM #3: The Business of Art Terminology Answer Key (Teacher Resource)**

**BLM #4: Where Do I Stand with my Plans for the Future? (Student Resource)**

**BLM #5: Questions for Financial Literacy Professionals (Student Resource)**

**BLM #6: Case Study Analysis Chart, Hear it From the Source! (Student Resource)**

**BLM #7: Financial Literacy in Visual Arts Group Presentation Checklist (Student Resource)**

**BLM #8: Financial Literacy in Visual Arts Rubric (Student Resource)**

**BLM #9: Personal Reflection (Student Resource)**

agnostic to assess whether or not students have the skills to begin this unit or require some basic research skills preparation or preteaching.

### Terminology

1. apprentice
2. artisan
3. best practices
4. branding
5. budget
6. business-owner
7. commission
8. communication, networking and interpersonal skills
9. contract
10. credit
11. diversify
12. employee or group benefits
13. freelance
14. grants
15. group insurance/group benefits
16. Income stream
17. insurance
18. internship
19. life balance
20. living wage
21. pension
22. promotion & marketing
23. representation (agent)
24. revenue
25. self-employed
26. sustainable practice
27. taxes
28. umbrella organization

Introduce financial literacy and arts terminology to students. Ask students to research the terms on **BLM # 2 The Business of Art Terminology Worksheet (Student Source)**.

### Resources:

- **Note regarding Research Readiness:**

Students who indicate that their research skills require more attention may go to the school board virtual library or <http://www.studygs.net/research.htm> for basic research skills or to review research skills.

- Consider organizing a research period with the school librarian to teach and review basic research skills.

- Those requiring deeper knowledge about group work skills can be referred to: [http://www.library.auckland.ac.nz/student-learning/index.php?p=group\\_work\\_guidelines](http://www.library.auckland.ac.nz/student-learning/index.php?p=group_work_guidelines)

- The Business Dictionary website can be a helpful resource for researching financial literacy terminology: <http://www.businessdictionary.com/>.

- The Investopedia website can be a helpful resource for researching financial literacy terminology related to personal finance, investing:

The **BLM # 2 The Business of Art Terminology Worksheet (Student Resource)** can be completed individually or collaboratively. Students may use collaborative software such as [Google Drive](#) (formerly Google Docs) to fill out this worksheet as a team online. This will ensure that students understand vocabulary used in this unit.

The teacher may refer to **BLM #3: The Business of Art Terminology Answer Key (Teacher Resource)**.

<http://www.investopedia.com/>

- A Sound Investment, Financial Literacy Education in Ontario Schools.

[http://www.edu.gov.on.ca/eng/financial\\_literacy\\_eng.pdf](http://www.edu.gov.on.ca/eng/financial_literacy_eng.pdf)

This report by the Working Group on Financial Literacy is an excellent introduction to the state of financial literacy in schools in Ontario and provides recommendations on how to approach financial literacy in the classroom.

- Enrichment: Show students the film, *I Am*, a documentary by Tom Shadyac. *I Am* by the director of *Ace Ventura: Pet Detective (1994)* is an excellent documentary about life balance and the idea of what a successful career in the arts, or other career fields can be.

- Links to Available Grants for the Arts:

These are links show some of the national and provincial grants available to working artists and communities of artists. Please note that other grants are available from municipal sources.

Canada Council for the Arts:

<http://canadacouncil.ca/en/council/grants-and-prizes/find-grants-and-prizes>

Canada Art Info

<http://www.canadaart.info/filesE/funding.html>

Ontario Arts Council:

<http://www.arts.on.ca/Page67.aspx>

Presentation Tools:

[Easel.ly](http://Easel.ly)

This is an online application that allows users to create infographics to visually share information.

[Prezi](http://Prezi)

Prezi is a dynamic, cloud-based presentation application and can be used like Powerpoint to share information on screen with a zoomable, virtual canvas. Video links can be easily added into the presentation.

[Google Drive](http://Google Drive)

Google Drive is suite of online applications that include a word processor (like Microsoft Office), a spread sheet (Like Excel), presentation software (like Powerpoint), a form (database) or drawing. One of its key features is the ability to collaborate online and co-write or co-edit documents with a number of users. All changes are saved and time stamped so a teacher can see which information was contributed by a particular student .

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Connections

Establishing a positive learning environment  
Connecting to prior learning and/or experiences  
Setting the context for learning

## Lesson # 2: A View to the Future

(estimated 1-2 -70 minute periods)

Introduction or the “hook”

In the first January of grade 12 year, students will be expected to make a decision about future life directions by applying to college, university or professional training programs. Students might even decide on a path that leads them straight to the workplace.

Students might have a good idea of where they are headed and how much it will cost after high school, but have they considered the steps beyond that?

**In a class discussion ask students:**

- a. *Where will you live?*
- b. *Where will you work?*
- c. *How will you pay your living expenses after your post-secondary education?*

Teacher asks students:

**Where do you fall in these statistics?**

Here are some statistics from *A Sound Investment, Financial Literacy Education in Ontario Schools*.

Only 28 per cent of students felt that they were knowledgeable about money matters and that they made good spending decisions;  
In response to questions about specific financial topics, students assessed their own knowledge as being low, and

**Guiding Questions:**

1. *What do you plan to do when your schooling finishes?*
2. *What does it take to get started in an art related career?*
3. *How much can you expect to make?*
4. *What financial and work management skills are needed to survive and thrive as an art professional?*

**Differentiated Instruction:**

- Although this activity is worksheet based, the content in the worksheet can be used to create a series of guided discussions as a whole class or in small groups. This would be a great icebreaker or hook to lead students into the worksheet activity if for example, the first point was used to start a guided discussion.
- For students who have a hard time sharing in large, or even small groups, using a journal format may encourage more reflective and open-ended response to the points rather than the worksheet form.
- Providing students with access



per cent felt that schools should provide them with information on managing money and personal finance; only 38 per cent of students felt prepared to manage their money after graduation.

(Ministry of Education, 2010)

Many careers in arts related fields are NOT straight lines full-time employment, benefits and a pension.

In this group and individual worksheet activity students will speculate on a career path in the applied, visual or media arts and chart the programming and financial requirements to achieve a career path. The worksheet is **BLM #4: Where Do I Stand with My Plans for the Future? (Student Resource)**.

Before beginning **BLM #4** students are also asked to contemplate other considerations to finding a fulfilling career and life balance.

Teacher asks: *What is your perception of enough money for "a comfortable life"?*

After completing **BLM #4** students can discuss their answers.

#### Key Questions for Discussion:

Please refer to **BLM #4: Where Do I Stand with my Plans for the Future? (Student Resource)** for students' questions.

#### Group sharing

With a partner, or with a small group. Share your answers

to the worksheet online as well as in hard copy will ensure students have access to the information from a number of sources. Web based versions will allow for online translation to other languages to assist ELL students.

#### **Assessment as learning**

- After class or group discussions, students are asked to fill out **BLM #4: Where Do I Stand with my Plans for the Future? (Student Resource)**.

- This is an assessment as learning activity where students will learn about career choices as they assess possible future pathways.

#### **Differentiated Instruction:**

- Since specific program Internet research and work with numbers and addition is required, students with language or numeracy issues would benefit from a peer mentor or partner to support them with the parts marked "individual" of this assignment.

- Instruct students present findings orally to class or in student/teacher interview format.

- Financial Consumer Agency of Canada interactive calculator will help to support students with their budgeting

m questions # 1-4

- a. *Discuss your career goals, options or wishes with the members of your group.*
- b. *Discuss how skills learned in art and media classes can support other possible career paths.*

*Select one of the art based career paths from the list created in question 1a-b. and your research findings to create a pathway to your career goal.*

*Share your research and list the cost or revenue you will expect to outlay or earn for each step in your career pathway.*

*What does success in the field of your choice look like? Describe the kind of work a person in this field does, where they might live, their place of work, the kind of using they live in.)*

### **Exit Slip**

*Teacher asks:  
money everything?*

*Structure student to share their answers to questions # 5 & # with group members.*

### **Individual Exit Slip:**

*How much would you have to earn per annum to live “a comfortable life” in this field? \**

*What other goals beyond this annual salary would you need to feel successful in this field?*

calculations:

<http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/payingPostSecEd/Pages/StudentB-Grillepo.aspx>

<p><b>Introduction!</b>          Introducing new learning or extending/reinforcing prior learning          Providing opportunities for practice and application of learning (guided &gt; independent)</p>	<p><b>Connections</b></p>
<p><b>Lesson # 3: Career Focus on Visual/Media Arts: Hear it From the Source! - Case Studies</b>            (estimated 2-3 -70 minute periods)</p> <p>In this section students will work in groups and view <u>ONE</u> of the five interviews provided. Note: More videos may be viewed if time permits or different groups may report on different interviews and report back to class.</p> <p><b>Extension:</b> Students can also interview an arts professional (such as their teacher) if they wish and this can be done within the time frame for this unit. The financial questions asked in the taped interviews are provided for this purpose. <b>BLM #5: Questions for Financial Literacy Professionals (Student Resource)</b></p> <p>Students will use the <b>BLM #6: Case Study Analysis Chart: Hear it From the Source! (Student Resource)</b> to guide their analysis of their interview and to gather information to share with their classmates. <b>BLM # 7- Financial Literacy in Visual Arts Group Presentation Checklist (Student Resource)</b> worksheet provides a suggested team work load but other ways to share the workload can be used.</p> <p>After analysis and information gathering, students will prepare an infographic (information graphic). They will share the information learned in their case study “jigsaw” role with the rest of the class. They will present this created infographic and a very short clip of their professional’s interview (1 minute or less) to their</p>	<p><b>Guiding Questions:</b></p> <ol style="list-style-type: none"> <li>1. <i>How does hearing about emerging professional talking about their experiences change your understanding of a career path beyond the dollars and cents researched in the previous activity?</i></li> </ol> <p><b>Assessment:</b></p> <ul style="list-style-type: none"> <li>• Assessment in this section is guided by <b>BLM #6: Case Study Analysis Chart: Hear it From the Source! (Student Resource)</b> and the <b>BLM #7: Financial Literacy in Visual Arts Group Presentation Checklist (Student Resource)</b> and later by the <b>BLM #8: Financial Literacy in Visual Arts Rubric (Student Resource)</b></li> <li>• Although this is a group activity, individual task process and individual reflection of facts and knowledge gained is assessed in this activity. How is it assessed? Does the teacher collect the questions and review them and return them prior to formal evaluation?</li> </ul> <p><b>Differentiated Instruction:</b></p>

assmates the following day.

links to the following the video career profiles from merging artists are presented in the *Connections to Cultural Literacy* section of this unit:

- a. [Jeff Fenwick](#): artist and carpenter
- b. [Danielle Yamashita](#) public relations, marketing and graphic arts artist
- c. [Tim Dannenberg](#), artist and carpenter
- d. [Michael Yamashita](#), ornamental and metal worker/jeweler
- e. [Valerie Williams](#), goldsmith and silversmith artist.

- Although the chart requires written response and submission, students can also provide information through a group oral presentation, a Powerpoint or other visual presentation, or teacher/group interview.

- Group task assignments should be assigned according to preference and strengths of team members in a group when possible.

- This activity is scaffolded by the checklist but can be enriched and expanded by students or the teacher if desired.

- The infographic may also be a poster that shows text information in a visual way.

- Each group in the class can analyze one interview and share their findings about the interview viewed with the entire class in “jigsaw” style. The teacher can also select any combination of interviews to present to the class or assign viewing and **BLM #6: Case Study Analysis Chart: Hear it From the Source! (Student Resource)** completion for homework as he or she deems appropriate.

- Interviews may be accessed and reviewed on line for students requiring extra time to complete the activity.

## Consolidation

Providing opportunities for consolidation and reflection  
Helping students demonstrate what they have learned

## Connections

### Knowledge Share and Personal Reflection (3 – 70 periods) Group presentation and Individual Reflection

Each group of students will take the most important information from their analysis chart and use software like [Canva](#) or [Prezi](#) to create a short visual presentation with text and graphics to share what they have learned in class.

Each student in the group should be part of the presentation in some way. The presentation should also include no more than one minute clip of their interview.

The teacher should ask students to carefully consider :

- a. Which clip have you selected to share?
- b. Why have you selected this clip? What is your rationale?
- c. Have you reviewed all of the roles clearly defined in the **BLM # 7- Financial Literacy in Visual Arts**

### Guiding Questions:

1. What are the specific financial considerations you learned while watching your interview?
2. Which facts do you think are most important about being successful in this field?
3. What surprised you the most about what you learned?
4. What is the most important point that you learned from the interview?

### Assessment for Learning:

- Please refer to the **BLM #7: Financial Literacy in Visual Arts**

**Group Presentation Checklist?** *What role(s) will you each adopt?* (Refer to specific roles: information collector, visual presentation creator(s), presentation coordinator, report writer)

- d. *Have you reviewed all of the presentation “look fors” in **BLM #8: Financial Literacy in Visual Arts Rubric (Student &Teacher Resource)?***

Remind students that the presentation as a whole should be no longer than 6 minutes.

Students will present their infographic presentations to the class.

They will view the presentation and make note of important things they have learned.

Students will submit presentation information to the teacher electronically and written information to the teacher for evaluation.

**Exit Slip:** Students will then spend time writing a personal reflection about **three** things they have learned from their interview analysis and their classmates' presentations. They will submit these reflections to the teacher at the end of the class. Their three points can be related to any of the following:

- the financial advantages of an arts-based career
- the financial disadvantages of an arts-based career
- other lifestyle and life balance considerations related to an art-based career
- how arts-based skills and experience can be an asset in other field
- a topic of their choice related to financial literacy and the arts.

**Group Presentation Checklist ( Student Resource) and BLM #8: Financial Literacy in Visual Arts Rubric (Student &Teacher Resource).**

***Differentiated Instruction:***

- Although each student in the group must be part of the presentation, students who are shy about speaking in public might want to pre-record their parts and this can be part of the infographic or Prezi.
- Other forms can be used to share a group's information, like short pre-recorded video or a timed Powerpoint. The 6 minute time limit is designed to keep the presentations succinct and to the point, however exceptions, such as time extensions for students who have trouble processing or speaking can be granted if required.
- For the reflection, if they wish, students can audio or video record their reflection in lieu of writing.

<p>the questions for the reflection above can be found in student friendly format in <b>AVI4M1 Financial Literacy Personal Reflection (Student Resource)</b>.</p>	
<p><b>Notes</b>  <b>Book for students about Financial Literacy:</b></p> <p>Armond, K. <i>The Secret Life of Money: A Kid's Guide to \$h</i>. Toronto: Owl Kids, 2011. Print.</p> <p>This book uses anecdotes, comics, and simple descriptions of everyday connections to help readers see and understand cash from a new perspective. The history of different currencies to why we buy what we buy, from how debit cards and credit cards work to saving and investing, are discussed to gain an appreciation of the ways that money changes, influences, and can better their lives are explored. Readers can arrive to a better understanding of basic concepts of financial literacy.</p>	<ul style="list-style-type: none"> <li>NOTE: This project would be an excellent opportunity for students to share what they have learned about financial literacy and the arts to a broader audience. Students could even perform their presentations in grade 10 Careers classes or other grade 9-12 Art classes.</li> </ul>