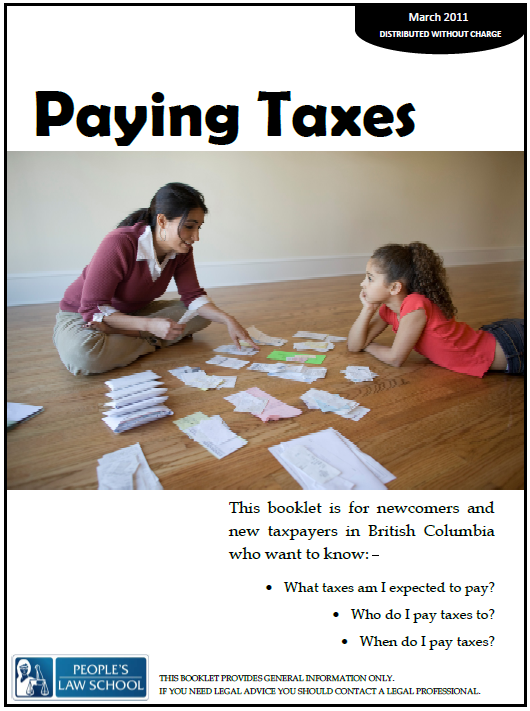


**Paying Taxes**

**Lesson: Kinds of Taxes**

**CLB 5-6 Instructional Package**

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**Lesson Plan: Kinds of Taxes (CLB 5-6)**

**CLB Outcomes**

|  |  |
| --- | --- |
| 👂**CLB 6-IV: Comprehending Information** | Understand group interactions and discussions on familiar topics. |
| 🗣**CLB 5-III:Getting Things Done** | Give and respond to informal requests, permission, suggestions and advice. |
| 📚**CLB 6-IV:Comprehending Information** | Understand simple to moderately complex descriptive or narrative texts on familiar topics. |

**Content Outcomes**

* Identify the different kinds of taxes in Canada
* Identify where to get more information about funds that are tax free

**Resources**

* People’s Law School (PLS) [*Paying Taxes in BC*](http://wiki.clicklaw.bc.ca/index.php/Paying_Taxes_in_BC) wikibook*,* or the PLS *Paying Taxes* booklet (hardcopy, dated March 2011).
* **Note to instructor:** The PLS booklet *Paying Taxes* was accurate at date of publishing. Since publishing the HST has been withdrawn and the value of goods a traveller can bring into Canada from other countries without paying duty has changed. For more information refer to:
* *[http://travel.gc.ca/returning/customs/bringing-to-canada/mini-guide](http://travel.gc.ca/returning/customs/bringing-to-canada/mini-guide.)*[.](http://travel.gc.ca/returning/customs/bringing-to-canada/mini-guide.)
* PLS worksheets “Paying Taxes: Kinds of Taxes”.
* Computer Lab (optional)

**External Resources and Referrals**

For more information on income tax, visit the CRA website at <http://www.cra-arc.gc.ca/>.

Invite an accountant to come to your class to talk about taxes.

**Assessment Plan and Tools**

* Self-assessment checklist

**Sample Lesson Plans**

* **Note to instructor**: People’s Law School booklet *Paying Taxes* was accurate at date of publishing. Please note that since publishing the HST has been withdrawn and the value of goods a traveller can bring into Canada from other countries without paying duty has changed. For more information refer to:

*[http://travel.gc.ca/returning/customs/bringing-to-canada/mini-guide](http://travel.gc.ca/returning/customs/bringing-to-canada/mini-guide.)*[.](http://travel.gc.ca/returning/customs/bringing-to-canada/mini-guide.)

| **Time** | **Sample Tasks** | **Expected Outcome** | **Resources** |
| --- | --- | --- | --- |
| 15’ | **Warm up**   * In pairs or small groups, students discuss the questions * Go over vocabulary, if needed * Assess level of knowledge of/interest in kinds of courts | Generate interest  Activate prior knowledge | PLS Worksheet:  **Get Ready!** |
| 20’ | **Predict and read**   * Students predict by checking off the services that they think are paid for by taxes * Students check their predictions in the PLS wikibook or booklet * In pairs, students discuss their opinions about taxes | Predict content through a check list  Skim and scan for information | PLS Worksheet: **Predict!**  PLS [*Paying Taxes in BC*](http://wiki.clicklaw.bc.ca/index.php/Paying_Taxes_in_BC) wikibookor the *Paying Taxes* booklet |
| 20’ | **Read and take notes**   * Students skim the PLS wikibook or booklet to take notes in the form of a mind map * Students work in pairs to share their information and add to their notes | Read and taken notes  Use a graphic organizer to take notes  Skim and scan for information in the text | PLS Worksheet:  **Create a Mind Map!**  PLS [*Paying Taxes in BC*](http://wiki.clicklaw.bc.ca/index.php/Paying_Taxes_in_BC) wikibook or the *Paying Taxes* booklet |
| 25’ | **Comprehension check**   * In small groups, students play a game to check comprehension of materials * Cut up one set of tax type card and statement cards for each group * Explain the rules of the game: * Place all of the statement cards face down in a pile on the table. * Place the tax type cards spread out face up on the table. * Take turns turning over a statement card and reading it aloud. * Race to slam the tax type card that matches the statement. * The first person to slam the correct tax type keeps the card. * The person with the most cards at the end wins. | Assess level of comprehension of reading materials | PLS Worksheet:  **Tax Slam!** |
| 20’ | **Advice structures**   * Students identify the differences in meaning between various ways of giving advice and suggestions * Students categorize phrases * Students complete sentences with appropriate information from the PLS wikibook or booklet | Recognize the levels of strength and directness for giving advice and suggestions  Categorize phrases according to meaning | PLS Worksheet:  **Give Advice!**  PLS [*Paying Taxes in BC*](http://wiki.clicklaw.bc.ca/index.php/Paying_Taxes_in_BC) wikibookor the *Paying Taxes* booklet |
| 30’ | **Group board game**   * Students work in groups to play the conversation advice board game * Give each group a coin and have them read through the rules on the worksheet: * Flip a coin to find out how far to move: *Heads = move 2 spaces/Tails = move 1 space* * As you land on a square, role play a conversation with someone in your group. Your partner will start the conversation using the phrase in the square. You must give appropriate advice or suggestions. * If your group agrees and thinks the advice is accurate, you get a point. * If you land on a question mark, you can ask anyone in your group a question related to taxes. Whoever answers appropriately gets a point. | Give advice and suggestions | PLS Worksheet:  **Play the Game!** |
| 20’ | **Find out more**   * Students find out more about tax savings through researching two different kinds of tax free savings options * Visit: [*http://www.tfsa.gc.ca/*](http://www.tfsa.gc.ca/%20) or [*www.canlearn.ca/eng/savings/index.shtml*](http://www.canlearn.ca/eng/savings/index.shtml) | Computer Lab | PLS Worksheet:  **Find out More!** |
| 10’ | **Self-Assessment**   * Allow students to fill out self-assessment form independently | Self-assessment | PLS Worksheet: **What did you learn?** |

**Get Ready!**

Look at the pictures[[1]](#footnote-1). What do you know about taxes in Canada? Discuss the different kinds of taxes in your countries? What is similar or different about taxes in Canada and your country?



**Predict!**

Look at the list below. Which services are paid for through taxes? Check off all of the ones you think that taxes help to pay for. Check the People’s Law School [*Paying Taxes in BC*](http://wiki.clicklaw.bc.ca/index.php/Paying_Taxes_in_BC) wikibook or  *Paying Taxes* booklet to confirm your guesses.

|  |  |
| --- | --- |
| * roads * schools * health care * dental care * natural path doctors * parks * bridges * social services | * community centres * police * driver’s licenses * daycares * public swimming pools * universities * massage therapy * eye care * vitamins |

**Discuss!**

Discuss your opinions about taxes with a partner.

1. From the list above, which services do you think should be paid for by taxes? Why do you think so?
2. Which services should not be paid for by taxes? Why do you think this? Who should pay for them?

**Create a Mind Map!**

Skim and scan the People’s Law School [*Paying Taxes in BC*](http://wiki.clicklaw.bc.ca/index.php/Paying_Taxes_in_BC) wikibookor *Paying Taxes* booklet to find information and facts about taxes. Organize your notes in the form of a mind map. Share your mind map with a partner and add further notes if your partner has ideas that you did not record.

**TAXES**

Kinds of

taxes

Income tax

**Tax Slam!**

Work in groups of three to play the Tax Slam game.

Follow the instructions:

* Place all of the statement cards face down in a pile on the table.
* Place the tax type cards spread out face up on the table.
* Take turns turning over a statement card and reading it aloud.
* Race to slam the tax type card that matches the statement.
* The first person to slam the correct tax type keeps the card.
* The person with the most cards at the end wins.

**Tax Type Cards:**

|  |  |  |
| --- | --- | --- |
| **Income Tax** | **Consumer Tax** | **Duty** |
| **Sales Tax** | **Property Tax** |  |

**Statement Cards:**

|  |  |
| --- | --- |
| the biggest tax you pay | You don’t pay this tax for rent, groceries or public transportation. |
| You pay on most things you buy. | You pay this if you own a house, condominium, a building, or land. |
| You have to fill out a tax return for this type of tax. | You don’t have to pay this kind of tax on your own things if you move to Canada. |
| You pay this kind of tax on things you buy in another country and bring to Canada. | a combination of federal and provincial tax |
| carbon tax is one example | federal sales tax of 5% + a provincial sales tax of 7% on most items |
| included in the price you pay for these specific items | You have to report this tax to the CRA every year. |
| If you are out of Canada for 7 days or more, you can bring back goods worth $800.00 without paying this tax. | You pay this on tobacco and motor fuels. |
| You pay less of this kind of tax if you are a senior. | Your city or town government sends a letter each year to tell you how much you owe. |

**Give Advice!**

In English, there are different ways to give advice. Some words and expressions are stronger and direct, more like commands, and others are suggestions that imply that there is a choice or option.

What is the difference in meaning between these two statements? Under which category would you place the statements?

You must be at the meeting by 3:00pm.

You should be at the meeting by 3:00pm.

|  |  |  |
| --- | --- | --- |
| *It would be a good idea to…* | *You have to…* | *You should…* |
| *You must…* | *Why don’t you…* | *You need to…* |
| *You might want to…* | *What about…?* | *You can…* |

Categorize the following statements according to the meanings below.

|  |  |
| --- | --- |
| **statements that don’t imply an option or choice** | **statements that suggest something but imply that there is a choice or option** |
|  |  |

Look through the People’s Law School wikibook *Paying Taxes in BC,* or *Paying Taxes* booklet, sections on income tax and other kinds of taxes and complete the sentences below.

1. You must \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
2. You have to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
3. It would be a good idea to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
4. You should \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
5. You can \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**Play the Game!**

Work in groups to complete the board game. The aim is to give appropriate advice or suggestions. Follow the instructions:

* Flip a coin to find out how far to move

*Heads = move 2 spaces/Tails = move 1 space*

* As you land on a square, role play a conversation with someone in your group. Your partner will start the conversation using the phrase in the square. You must give appropriate advice or suggestions.
* If your group agrees and thinks the advice is accurate, you get a point.
* If you land on a question mark, you can ask anyone in your group a question related to taxes. Whoever answers appropriately gets a point.

|  |  |  |
| --- | --- | --- |
| **START** | I want to sell things out of my house for cash. | **C:\Users\amber wylie\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.IE5\7P38OSJR\MM900236240[1].gif** |
|  |  | I want to start my own business. |
| I need help to fill out a tax return. | I want to learn about income taxes. | I am moving to Canada and I want to bring my things with me. |
| I have never filed income tax in Canada before. |  |  |
| **C:\Users\amber wylie\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.IE5\7P38OSJR\MM900236240[1].gif** | I want to go shopping the United States next weekend. | I am going to buy my first home. |
|  |  | I make money in Canada and overseas. |
| **FINISH** | **C:\Users\amber wylie\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.IE5\7P38OSJR\MM900236240[1].gif** | I want to clean out my house. I have boxes of receipts and tax files from previous years. |

**Find out More!**

Find out about some areas where you can save money on paying taxes. Visit the websites and answer the questions.

**Tax Free Savings Account (TFSA)** [http://www.tfsa.gc.ca/](http://www.tfsa.gc.ca/%20)

1. What is a TFSA?
2. What are the benefits of a TFSA?
3. How much can you put into a TFSA every year?
4. What else did you learn about TFSAs?

**Registered Education Savings Plan (RESP)** <http://www.canlearn.ca/eng/savings/index.shtml>

1. What is a RESP?
2. What are the benefits of an RESP?
3. How much does the Canadian Education Savings Grant add to my RESP?
4. What else did you learn about RESPs?

**What did you learn?**

Fill this out on your own.

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Yes, I can do this on my own.** | **I need to review this.** | **I can’t do this yet.** |
| I can list and provide information about the different types of taxes in Canada. |  |  |  |
| I can organize notes in the form a mind map. |  |  |  |
| I can give advice and suggestions. |  |  |  |
| I can get information from websites about taxes. |  |  |  |

What else did you learn today? What other questions do you have about taxes in Canada?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Predict!**

ANSWER KEY

|  |  |
| --- | --- |
| * roads * schools * health care * dental care * natural path doctors * parks * bridges * social services * community centres | * police * driver’s licenses * daycares * public swimming pools * universities (receive partial funding; students contribute through tuition fees) * massage therapy * eye care * vitamins |

**Tax Slam!**

ANSWER KEY

|  |  |  |
| --- | --- | --- |
| **Income Tax** | **Property Tax** | **Duty** |
| the biggest tax you pay | your city or town government sends a letter each year to tell you how much you owe | you pay this kind of tax on things you buy in another country and bring to Canada |
| you have to report this tax to the CRA every year | you pay this if you own a house, condominium, a building, or land | if you are out of Canada for 7 days or more, you can bring back goods worth $800.00 without paying this tax |
| you have to fill out an tax return for this type of tax | you pay less of this kind of tax if you are a senior | you don’t have to pay this kind of tax on your own things if you move to Canada |
| **Consumer Tax** | **Sales Tax** |  |
| you pay this on tobacco and motor fuels | combination of federal and provincial tax |  |
| carbon tax is one example | federal sales tax of 5% + a provincial sales tax of 7% on most items |  |
| included in the price you pay for these specific items | You pay on most new and used goods in B.C. |  |
|  | You don’t pay this tax for rent or public transportation |  |

1. Images taken from <http://office.microsoft.com/en-us/?CTT=97>. [↑](#footnote-ref-1)