

Learning Framework

The **Learning Framework** identifies the **money topics** and the **target areas of financial knowledge, skills, and behaviours** seen as important for youth.

Click on a topic and you will find the associated learning targets.

You will also find **target integration points in the Alberta Curriculum** for teaching the target areas of learning – and, in addition, there are “**Supports for Instruction**” to assist teacher with integration.

BUILDING FUTURES IN ALBERTA

FRAMEWORK THEMES AND TOPICS

buildingfuturesinalberta.com

THEMES:	TOPICS: Division III: GRADE 7 - 9	TOPICS: Division IV: GRADE 10 - 12
1. MAKING MONEY DECISIONS	Money Decisions - In Your Life	Developing Your Financial Literacy and Capability: The FinLit 101 Program
2. TAKING CONTROL OF MONEY	Money: Your Goals, Values, and Priorities	Contending with Advertisers, Influencers, and Social Media
3. CAREERS AND JOBS	Finding, Getting and Keeping a Job	Planning Your Career
4. MAJOR EXPENSES	Phones, Games and Extra-Curricular	Moving Out, Cars, Travel, and Accommodations
5. PLANNING AND BUDGETING	Basic Money Management	Tracking, Managing, and Planning How You Use Your Money
6. BORROWING MONEY	Understanding Credit & Debt	Using Credit and Debt Responsibly
7. INVESTING MONEY	The Basics of Investing	Investing for the Future
8. ENTREPRENEURSHIP AND ENTERPRISING PEOPLE	Characteristics and Contributions of Entrepreneurs	Exploring Entrepreneurship: Are you a Potential Entrepreneur?
9. PROTECTING YOUR MONEY AND THINGS OF VALUE	The Basics of Insurance and Reducing Risk	Dealing With Risk and Making Insurance Decisions
10. THE ECONOMY AND ECONOMIC SUSTAINABILITY	Making Responsible Economic Decisions	How the Economy Works and Can Impact You – and the Environment

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DIV. III – GR.7-9

CFEE Sample Resources Gr.7-9

- [BFIA Framework of Themes and Lessons - Grades 7-12 \(DIV III and DIV IV\)](#)
- [Division III Outcome Correlations Guide](#)
- [CFEE Sample Resources Gr.7-9](#)
- [BFIA – Financial Literacy is Coming to Your 7-9 Classroom - PPT](#)
- [Talk With Our Kids About Money \(TWOKAM\) - School Program - Lessons](#)
- [Talk With Our Kids About Money \(TWOKAM\) - Home Program - Lessons](#)

DIV. IV – GR.10-12

CFEE Sample Resources Gr.10-12

- [BFIA Framework of Themes and Lessons - Grades 7-12 \(DIV III and DIV IV\)](#)
- [Division IV Outcome Correlations Guide](#)
- [BFIA-DIV IV-Animation-Vimeo-and-Video-Summary](#)

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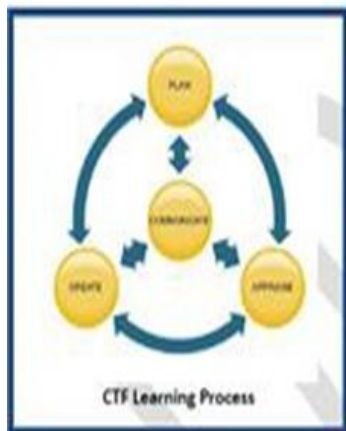
WHAT IS CTF?

(Grades 5 – 9)

(optional program)

Career and Technology Foundations (CTF) allows students to explore their interests and passions as they learn about various career possibilities and occupational areas.

Students engaging in CTF challenges or tasks, alternate between the processes of planning, creating, appraising and communicating in non-linear manner.



Plan: To develop a step-by-step proposal.

Create: To make a product, performance or service by using one's own thought or imagination.

Appraise: To use ongoing assessment to guide decision making.

Communicate: To share or receive information in order to express ideas and gain understanding.

WHAT IS CTF?

(Grades 9/10 – 12)

Career and Technology Studies (CTS) is a complementary program of choice. CTS offers all students important learning opportunities to:

- develop skills that can be applied in their daily lives, now and in the future
- refine career-planning skills
- develop technology-related skills
- enhance employability skills
- apply and reinforce learnings developed in other subject areas
- prepare for transition into adult roles in the family, community, workplace and/or further education.

Alberta Education:

- Programs of Study
- Learning and Teaching Resources

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CAREER AND TECHNOLOGY FOUNDATIONS – GRADES 5-9

CLUSTERS & OCCUPATIONAL AREAS

The CTF Program of Studies is based on 14 learning outcomes that identify what students are expected to learn and what will be assessed, and are the same for grades 5 to 9.

The CTF curriculum honours student diversity, and promotes the meaningful and authentic exploration of various occupational areas. This curriculum supports programming decisions at the local level (e.g., time, resources, instructional approaches, assessment, reporting and organization for instruction). This is to ensure that CTF courses are responsive to the needs of students, teachers, schools and communities.

CTF Learning Outcomes

CTF is exploring interests, passions and skills while making personal connections to career possibilities.

- I explore my interests and passions while making personal connections to career possibilities.
- I use occupational area skills, knowledge and technologies.
- I follow safety requirements associated with occupational areas and related technologies.
- I demonstrate environmental stewardship associated with occupational areas.

CTF is planning, creating, appraising and communicating in response to challenges.

- I plan in response to challenges.
- I make decisions in response to challenges.
- I adapt to change and unexpected events.
- I solve problems in response to challenges.
- I create products, performances or services in response to challenges.
- I appraise the skills, knowledge and technologies used to respond to challenges.
- I communicate my learning.

CTF is working independently and with others while exploring careers and technology.

- I determine how my actions affect learning.
- I develop skills that support effective relationships.
- I collaborate to achieve common goals.



Link: <https://education.alberta.ca/career-and-technology-foundations/program-of-studies/>

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BUILDING FUTURES

in Alberta

Supports for Instruction

General Topic:

Unit Title:

Division III - Grade Level:

Suggested Curriculum

Areas for Integration

MAKING MONEY DECISIONS

Money Decisions In Your Life

Grade 7

- English Language Arts 7
- Mathematics 7
- Career and Technology
Foundations 7 -
Communication



Making Money Decisions

Division III: Gr. 7-9

Money Decisions in Your Life

We will make tens of thousands of money decisions in our lifetime. There are small, everyday type decisions and some very big decisions. It is important to start early to help youth make wise money decisions and, if they are able, to also think about those less fortunate. It is important for youth to consider life goals - both those that can be impacted by money and those that are unrelated to money.

Please Note: Teaching Units provided are for support and consideration by teachers and are not prescriptive.

Learning Map and Supports for Instruction

The "Learning Map" identifies teaching opportunities in Alberta's curriculum for each topic and you will find them as part of the Support Teaching Materials provided here. Teachers can, of course, integrate the target areas of financial knowledge, skills, attitudes, and behaviours anywhere they can find a fit. The Supports for Instruction provide videos, animations, and links to other resources to support teachers in their efforts to improve the financial literacy of their students.

DOWNLOAD

Knowledge

- What we can do with our money - spend, save, invest, donate
- Common money decisions people make
- Some major money decisions people face
- Steps in making a good money decision
- Money can help achieve some life goals - but not all

Skills

- Maintain appreciation and respect for the value of money and not waste it
- Assess how goods and services differ in value and cost - and why
- Use money wisely to spend, save, invest, and help others
- Use a decision-making process to make key decisions about money
- Help others less fortunate how and when they can

BUILDING FUTURES IN ALBERTA FRAMEWORK THEMES AND TOPICS

Division III: GRADE 7-9

([Framework](#) | [Building Futures Alberta \(buildingfuturesinalberta.com\)](#))

THEMES:	TOPICS: Division III: GRADE 7-9	ALBERTA CURRICULUM CORRELATION WITH CFEE RESOURCES
1. MAKING MONEY DECISIONS	<p>Money Decisions - In Your Life</p> <p>CFEE RESOURCES:</p> <ul style="list-style-type: none">• Video: "Factors Influencing Money Decisions" https://finlit101.ca/en/topic/factors-influencingmoney-decisions• Video: "Important Money Decisions People Often Face" https://finlit101.ca/en/topic/importantmoney-decisions-people-often-face• Video: "Take the Time" https://moneylaughs.com/videos/take-the-time/• Video: "Decision-Making: Key Steps" https://finlit101.ca/en/topic/decision-making-key-steps• Video: "Tips for Making Wise Decisions" https://finlit101.ca/en/topic/tips-fo-wise-decisionmaking• Video - "Scam Alert" https://moneylaughs.com/• "Money and Youth" – Book or Online Edition (www.moneyandyouth.com)	<p>GRADE 7</p> <p><u>MATHEMATICS - GRADE 7</u></p> <p>NUMBER</p> <p>General Outcome: Develop number sense</p> <p>Specific Outcome: 3. Solve problems involving percents from 1% to 100%</p> <p><u>CAREER AND TECHNOLOGY FOUNDATIONS (CTF) - GRADE 7</u></p> <p>Cluster: Communication</p> <p>CTF Outcome: CTF is planning, creating, appraising, and communicating in response to challenges.</p> <ul style="list-style-type: none">• I plan in response to challenges.• I make decisions in response to challenges.• I communicate my learning. <p><u>ENGLISH LANGUAGE ARTS - GRADE 7</u></p> <p>General Outcome 1 Students will listen, speak, read, write, view, and represent to explore thoughts, ideas, feelings, and experiences.</p> <p>Specific Outcomes:</p> <p>1.1 Discover and Explore Express ideas and develop understanding</p> <ul style="list-style-type: none">• express personal understandings of ideas and information based on prior knowledge, experiences with others and a variety of oral, print and other media texts discuss and respond to ways that content and forms of oral, print and other media texts interact to influence understanding <p>1.2 Clarify and Extend Consider the ideas of others</p> <ul style="list-style-type: none">• listen and respond constructively to alternative ideas or opinions <p>General Outcome 2 Students will listen, speak, read, write, view and represent to comprehend and respond personally and critically to oral, print and other media texts.</p> <p>Specific Outcomes:</p>



CTF Challenge Idea Generator

LINK: [CTF-Challenge-Idea-Generation.docx \(live.com\)](https://www.ctfchallenge.org/idea-generation.docx)

Challenge		
Essential Question	<i>[It should be provocative, open-ended and challenging; go to the heart of the subject; and arise from meaningful and authentic learning opportunities. (Creating Essential Questions, Watershed Project: Craft the Driving Question, Crafting Questions That Drive Projects, Driving Questions)]</i>	Estimated Challenge Time
All outcomes in the CTF Program of Studies should be addressed in each CTF challenge.		

Challenge Description	
Scenario	<i>[This stimulates a desire for students to investigate the challenge. This is the hook that fosters student engagement. The intent is to create a "need to know" for students that generates curiosity and interest.]</i>

Occupational Areas (Select two to explore.)	<p>BUSINESS</p> <input type="checkbox"/> Computing Science <input type="checkbox"/> Financial Management <input type="checkbox"/> Management & Marketing <input type="checkbox"/> Enterprise & Innovation <input type="checkbox"/> Information Processing <input type="checkbox"/> Networking <p>COMMUNICATION</p> <input type="checkbox"/> Communication Technology <input type="checkbox"/> Design Studies <input type="checkbox"/> Fashion Studies <p>HUMAN SERVICES</p> <input type="checkbox"/> Community Care Services <input type="checkbox"/> Foods <input type="checkbox"/> Legal Studies <input type="checkbox"/> Cosmetology <input type="checkbox"/> Health Care Services <input type="checkbox"/> Recreation Leadership <input type="checkbox"/> Esthetics <input type="checkbox"/> Human & Social Services <input type="checkbox"/> Tourism <p>RESOURCES</p> <input type="checkbox"/> Agriculture <input type="checkbox"/> Forestry <input type="checkbox"/> Wildlife <input type="checkbox"/> Environmental Stewardship <input type="checkbox"/> Primary Resources <p>TECHNOLOGY</p> <input type="checkbox"/> Construction <input type="checkbox"/> Fabrication <input checked="" type="checkbox"/> Mechanics <input type="checkbox"/> Electro-Technologies <input type="checkbox"/> Logistics
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Skills, Knowledge and Technologies Related to the Occupational Areas	<i>[Identify the occupational area skills, knowledge and technologies your students could explore in this challenge. The document CTF Occupational Area Skills, Knowledge and Technologies Lists may be a helpful resource.]</i>
Safety and/or Environmental Considerations	<i>[Identify the potential safety and environmental concerns that should be addressed in this challenge. The document CTF Safety and Environmental Considerations for Occupational Areas may be a helpful resource.]</i> Remember to follow your school's and/or district's safety requirements at all times.

Grade Level	<input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9
Interdisciplinary Learning Opportunities	<p>SUBJECTS</p> <input type="checkbox"/> English Language Arts <input type="checkbox"/> Health and Life Skills <input type="checkbox"/> Religious Education <input type="checkbox"/> Fine Arts <input type="checkbox"/> Mathematics <input type="checkbox"/> Science <input type="checkbox"/> French Language Arts <input type="checkbox"/> Outdoor Education <input type="checkbox"/> Social Studies <input type="checkbox"/> French Second Language <input type="checkbox"/> Physical Education <input type="checkbox"/> Other _____

The following resources are provided as a service to identify potentially useful ideas for teaching and learning. The responsibility to evaluate these resources rests with the user. Note: All website addresses listed were confirmed as accurate at the time of publication but are subject to change.





BFIA LEARNING MAP

TOPIC ANIMATIONS, VIDEO AND RESOURCE

SUMMARY

DIVISION III LEARNING MAP – Supports for Instruction

Please Note: Here you will find specific resources that can support teaching the targeted areas of knowledge, skills, attitudes, and behaviours. Going forward, we will be adding more resources over time to support teachers – and these will be posted as they are completed in the coming months.

We also welcome your feedback in terms of how you provided instruction and what you did with your students. New ideas and strategies that you submit can lead to new lesson plan ideas – so we are keen to hear from you! We hope you find these resources helpful in supporting your instruction.

1. Money Decisions – In Your Life

1. **Video: “Factors Influencing Money Decisions”**

<https://finlit101.ca/en/topic/factors-influencing-money-decisions>

This helps to get students thinking about the various influences in their life that are impacting, or could impact, their money decisions. One of the key goals in helping youth with making good money decisions is to do just that – get them thinking. Research has shown that people often make many money decisions without a great deal of thought – whereas taking even a brief moment to pause and think frequently leads to better money decisions. So, this video can help to get students thinking about their money decisions – and the possible things that are influencing their choices.



Canadian Foundation for Economic Education

RESOURCE SAMPLER – Gr.7-9

The Canadian Foundation for Economic Education (CFEE) is pleased and honored to announce that the Foundation is again one of the organizations selected to receive an additional continuing **3-year grant from the Government of Alberta** to help **improve financial education**, and the level of **financial literacy**, for Alberta students. CFEE extends our thanks to the Government of Alberta and Alberta Education for having confidence in CFEE and our ability to make a difference in the financial futures of Alberta youth. For further information about CFEE go to www.cfee.org and for "*Building Futures in Alberta*" go to <https://buildingfuturesinalberta.com>.

The Canadian Foundation for Economic Education (CFEE) is a non-profit, non-partisan organization, founded in 1974, that works to improve economic, financial, and enterprising capability. CFEE works collaboratively with its funding partners, departments of education, school boards, schools, educators, and teacher associations to develop and provide **FREE, non-commercial programs and resources** for teachers and students – developed and reviewed by educators. CFEE also has a range of programs to assist newcomers to Canada as they look to settle and integrate into their new country.

Please visit the CFEE website at www.cfee.org to learn more about the Foundation and its programs. I can be reached via email at debvance@cfee.org.

PLEASE NOTE:

While every effort has been made to ensure these resources will meet the needs of the classroom, there may be some identified that span a number of grades, include American references and money pictures (but the activity is appropriate and could quickly be tailored to use Canadian money), need to be used as an idea only or are sensitive topics that will need support or should be omitted altogether.

***** Regardless of the resource, please preview to ensure appropriate suitability for your curriculum and the learners.**

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CAREER AND TECHNOLOGY STUDIES – GRADES 9/10 - 12



Alberta Education:

- ❑ Programs of Study
- ❑ Learning and Teaching Resources

❑ Guide to CTS:

- What is CTS?
- Implementing CTS
- Health and Safety
- Resources
- Knowledge and Employability

❑ CTS Pathways

❑ CTS Templates

❑ Authorized Database

❑ LearnAlberta.ca

❑ Focus on Inquiry

❑ CTS Resource Centres:

- CBE – Lord Shaughnessy site
- Red Deer College

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BUILDING FUTURES

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General Topic:

Unit Title:

Division IV - Grade Level:

Suggested Curriculum
Areas for Integration

TAKING CONTROL OF MONEY
Contending with Advertisers,
Influencers, and Social Media

Grade 10

- English Language Arts – 10-1, 10-2
- Knowledge and Employability English Language Arts (K&E) – 10-4
- Knowledge and Employability Mathematics (K&E) - 10-4
- Career and Life Management (CALM) (SR High)
- Career and Technology Studies (CTS)

Contending with Advertisers, Influencers, and Social Media

One of the most important things youth can learn about money is how to stay in control of it. It is important to set their own limits, live within their means and not lose control through excessive spending and borrowing. Losing control can lead to financial stress and anxiety which, if prolonged, can impact mental health and personal happiness. Therefore, it is important to help youth understand how others can try and influence how they use their money and possibly pushing them beyond their spending or borrowing limits. Youth can also learn how to contend with the influences of peer pressure and the ever-growing influence of social media and online "influencers."

Please Note: Teaching Units provided are for support and consideration by teachers and are not prescriptive.

Learning Map and Supports for Instruction

The "Learning Map" identifies teaching opportunities in Alberta's curriculum for each topic and you will find them as part of the Support Teaching Materials provided here. Teachers can, of course, integrate the target areas of financial knowledge, skills, attitudes, and behaviours anywhere they can find a fit. The Supports for Instruction provide videos, animations, and links to other resources to support teachers in their efforts to improve the financial literacy of their students.

DOWNLOAD

Knowledge

- Identify important money decisions that many youth make
- Identify various groups or sources of influence that might try to influence youth decisions about money
- Explore ways and techniques that are used to influence youth money decisions
- Understand the different techniques used by advertisers
- How social media and influencers on social media, can impact youth financial decisions
- Risks youth face when influenced by others to spend more than they can afford
- What "living within your means" means
- How a budget can help control spending and reduce the impact of influences and "influencers"

Skills

- How to resist the influence of advertisers and others who try to impact spending decisions
- How to avoid impulse buying
- How to deal with the influence of peer pressure
- Track expenses and estimate their spending capacity
- Modify a budget or plan if needed as circumstances change
- Develop a detailed budget that aims to include saving to help achieve future goals and be prepared for the unexpected
- Set personal and financial goals that can lead to better control of spending

Attitudes/Behaviours

- Assign high priority to staying in control of their money
- Resist the impact of advertisers and influencers on their money decisions if leading to excessive spending
- Draw upon personal values and priorities when making spending choices and decisions
- Make saving and spending decisions to live within their means

Taking Control of Money

Contending with Advertisers, Influencers, and Social Media

GRADE
10

A. POSSIBLE CURRICULUM INTEGRATION POINTS

[PLEASE NOTE: The following are suggested curriculum integration points. There are many other options for teachers to consider as well.]

ENGLISH LANGUAGE ARTS - 10-1, 10-2

General Outcome 1

Students will listen, speak, read, write, view, and represent to explore thoughts, ideas, feelings, and experiences.

Specific Outcomes:

1.1 Discover possibilities

a. generate and experiment with strategies that contribute to forming tentative understandings, interpretations and positions [for example, posing questions, suspending prejudgement as appropriate, recognizing that initial interpretations and positions may be inaccurate and incomplete, and recognizing that texts may be inaccurate, misleading or ambiguous]

1.2.1 Consider new perspectives

a. describe personal responses to new perspectives, appraise whether such responses contribute to or inhibit understanding, and identify influences that have contributed to such responses

KNOWLEDGE AND EMPLOYABILITY ENGLISH LANGUAGE ARTS (K&E) – 10-4

General Outcome 1


Students will listen, speak, read, write, view, and represent to explore thoughts, ideas, feelings, and experiences.

Specific Outcomes:

1.1 Discover possibilities

1.1.1 Form tentative understandings, interpretations and positions

b. form and communicate tentative understandings, interpretations and positions on ideas and information presented in print and nonprint texts through discussion or by using various communication technologies; e.g., telephone and e-mail



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B. SUPPORTS FOR INSTRUCTION

This Topic focuses on the many challenges that youth face with respect to advertising, influencers, and social media. There is a constant barrage of demands that come through their peers, social media, scams and content advertising on TV, radio, newspapers, magazines, billboards and online websites all targeted at tempting youth to spend their money.

Students need to be savvy, make good financial decisions with their money, so they do not lose control of their spending

BUILDING FUTURES IN ALBERTA FRAMEWORK THEMES AND TOPICS

Division IV: GRADE 10 - 12

([Framework](#) | [Building Futures Alberta \(buildingfuturesinalberta.com\)](#))

THEMES:

1. MAKING MONEY DECISIONS

TOPICS: Division IV: GRADE 10 - 12

Developing Your Financial Literacy and Capability

CFEE RESOURCES:

- [FinLit 101](#)

ALBERTA CURRICULUM CORRELATION WITH CFEE RESOURCES

GRADE 10

CAREER AND LIFE MANAGEMENT (CALM)

General Outcome 2: Resource Choices

Students will make responsible decisions in the use of finances and other resources that reflect personal values and goals and demonstrate commitment to self and others.

Specific Outcomes

Students will:

- R1. identify personal resources, and explain how they could be of value to self and others
- R2. compare needs, wants and consequences, with consideration of self, others and society
- R3. examine sources of lifestyle aspirations, and relate these to personal resources
- R4. demonstrate knowledge of and a commitment to achieving personal financial goals
- R5. determine the varied implications and challenges of independent/interdependent living
- R6. develop strategies to be informed consumers
- R7. evaluate the services and costs of various types of financial institutions
- R8. evaluate the advantages and disadvantages of credit
- R9. examine various types of investments and the practical and ethical issues of investing
- R10. identify and analyze a variety of types of insurance
- R11. develop strategies to overcome potential resource challenges

General Outcome 3: Career and Life Choices

Students will develop and apply processes for managing personal, lifelong career development.

Specific Outcomes

Students will:

- C1. examine the components of effective career development as a lifelong process
- C2. update and expand a personal profile related to potential career choices
- C3. examine the relationship among career planning, career decisions and lifestyles



BFIA LEARNING MAP

TOPIC ANIMATIONS, VIDEO AND RESOURCE SUMMARY

DIVISION IV LEARNING MAP – Supports for Instruction

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We also welcome your feedback in terms of how you provided instruction and what you did with your students. New ideas and strategies that you submit can lead to new lesson plan ideas – so we are keen to hear from you! We hope you find these resources helpful in supporting your instruction.

1. MAKING MONEY DECISIONS


Developing Your Financial Literacy and Capability: The **FinLit 101** Program.
<https://finlit101.ca/en>

2. CONTENDING WITH ADVERTISERS, INFLUENCES, AND SOCIAL MEDIA

1. Animation - “Advertising”

<https://finlit101.ca/en/topic/advertising>

Everyone has been subjected to persuasive advertising at one time or another. Ads are everywhere and they are aimed at trying to persuade us, in a variety of ways, to part with our money to purchase a product or service. There are so many enticements, but students need to consider how and on what they will spend their money before parting with it. This animation provides students with a number of advertising techniques and some of the legalities with respect to advertising used to influence us, the consumers.



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To support your instruction for this Topic we have the following resources:

1. **Animation - “Advertising”** – <https://finlit101.ca/en/topic/advertising>
Everyone has been subjected to persuasive advertising at one time or another. Ads are everywhere and they are aimed at trying to persuade us, in a variety of ways, to part with our money to purchase a product or service. There are so many enticements, but students need to consider how and on what they will spend their money before parting with it. This animation provides students with a number of advertising techniques and some of the legalities with respect to advertising used to influence us, the consumers.
2. **Animation - “Factors Influencing Money Decisions”** – <https://finlit101.ca/en/topic/factors-influencing-money-decisions>
There are a number of factors identified that can influence our money decisions such as advertising, social media, family members, a great sale, friends, etc. Whether saving, spending or even investing, the goal, though, is to make smart money decisions that allow us to stay in control of our finances. The narrator encourages students to consider these factors before making a decision. Students will learn from this decision-making and take it into consideration for the next time in order to make better money decisions.

Please preview any resource to ensure suitability for your student/s.

BFIA Framework of Themes and Lessons - Grades 7-12 (DIV III and DIV IV)

Identifies **Themes** and **Lessons** in the **BFIA Framework (Grades 7-12)** that help deliver specific learning outcomes. The Framework and Outcome Guides have been carefully created specifically for Alberta's curriculum.

- [BFIA – Introductory Letter](#)
- [BFIA Framework of Themes and Lessons - Grades 7-12 \(DIV III and DIV IV\)](#)
- [BFIA – Programs and Resources – Brochure](#)
- [Explore other CFEE financial literacy resources and programs](#)
- [...and More CFEE Resources](#)

Alberta Programs of Study – Correlated to BFIA Financial Literacy Resources

DIV. I – K-3	CFEE Sample Resources Gr. K-3 <ul style="list-style-type: none">• CFEE Sample Resources Gr. K-3• BFIA – Financial Literacy is Coming to Your Gr. 4-6 Classroom - PPT
DIV. II – GR.4-6	CFEE Sample Resources Gr. 4-6 <ul style="list-style-type: none">• CFEE Sample Resources Gr. 4-6• BFIA – Financial Literacy is Coming to Your Gr. 4-6 Classroom. Let us help you to get ready! PPT• Talk With Our Kids About Money (TWOKAM) - School Program – Lessons• Talk With Our Kids About Money (TWOKAM) - Home Program – Lessons
DIV. III – GR.7-9	CFEE Sample Resources Gr.7-9 <ul style="list-style-type: none">• BFIA Framework of Themes and Lessons - Grades 7-12 (DIV III and DIV IV)• Division III Outcome Correlations Guide• CFEE Sample Resources Gr.7-9• BFIA – Financial Literacy is Coming to Your 7-9 Classroom - PPT• Talk With Our Kids About Money (TWOKAM) - School Program - Lessons• Talk With Our Kids About Money (TWOKAM) - Home Program - Lessons

Other Resources

BFIA Introductory Letter & Programs and Resources Brochure

- [Click here](#) to download the BFIA - Introductory Letter - 2022-2023.
 - [Click here](#) to download the BFIA - Programs and Resources 2022-2023 - Brochure.
-

Money and Youth: Teacher's Guide - Alberta

Money and Youth (<https://moneyandyouth.com/>) serves as a "Guide to Financial Literacy" for youth ages 14 and up - but also serves as a primer for adults, especially parents and teachers, who often assume responsibilities for helping children improve their financial capability.

- [Click here](#) to download the BFIA Principal and Calm Teacher Letter 2022-2023.
 - [Click here](#) to download the BFIA - Alberta - Money and Youth - Alberta Teacher Guide. - P.1-8 - English - 2022-2023 - Sampler.
 - [Click here](#) to download the Money and Youth: Teacher's Guide - Alberta.
 - [Click here](#) to download the BFIA - Money and Youth - Brochure.
 - [Click here](#) to download the BFIA - Money and Youth PPT.
 - [Click here](#) to download the BFIA Money and Youth Scavenger Hunt Challenge Poster Gr. 9-12 (June 22, 2023 deadline).
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Outcome Guides

These Outcome Guides - one each for Div. III and Div. IV - help identify the Themes and Lessons in the BFIA Framework table that help deliver specific learning outcomes. The Framework and Outcome Guides have been carefully created specifically for Alberta's curriculum.

- [Click here](#) to download the Division III Outcome Guide.
 - [Click here](#) to download the Division IV Outcome Guide.
-

FinLit 101 Brochure

FinLit 101 is our revolutionary new financial literacy program designed primarily for high-school aged youth, but also applicable for others who want to develop a foundational understanding of money and financial concepts. Content is delivered through short, fun video segments, and includes quizzes and assignments for each topic. FinLit 101 also provides teachers with the ability to create private class groups, mark student's quizzes and assignments within the site, and monitor individual progression. Points are earned by progressing through the program, as well as by being active and participating in discussion topics and other activities. Students can progress through the program in a linear fashion, or individual modules and topics can be selected.

- [Click here](#) to download the FinLit 101 Brochure.

FinLit 101 Resource Guide

This Resource Guide for FinLit 101 helps tie the specific modules and topics in the program, to learning outcomes identified in the Alberta curriculum.

• [Click here](#) to download the FinLit 101 Resource Guide.

• [Click here](#) to download the BFIA - FinLit 101 PPT.

Entrepreneur - Alberta Program of Studies - Correlations

• [Click here](#) to download the Entrepreneur - Alberta Program of Studies - Correlations.

Financial Management - Alberta Program of Studies - Correlations

• [Click here](#) to download the Financial Management - Alberta Program of Studies - Correlations.

Management & Marketing - Alberta Program of Studies - Correlations

• [Click here](#) to download the Management & Marketing - Alberta Program of Studies - Correlations.

CTS Financial Literacy 101 - Introductory Project - FIN1010 A - Example

• [Click here](#) to download the CTS Financial Literacy 101 - Introductory Project A - Example.

CTS Financial Literacy 101 - Advanced Project - FIN3010 D - Example

• [Click here](#) to download the CTS Financial Literacy 101 - Advanced Project - FIN3010 D - Example.

Financial Literacy 101 - Special Projects 30

• [Click here](#) to download the Financial Literacy 101 - Special Projects 30.

CFEE Sample Resources Gr. K-3

• [Click here](#) to download the CFEE Sample Resources Gr. K-3

• [Click here](#) to download the BFIA - Financial Literacy is Coming to Your K-3 Classroom. Let us help you to get ready! PPT.

• [Click here](#) to download the CTS Financial Literacy 101 - Introductory Project A - Example.

CTS Financial Literacy 101 - Advanced Project - FIN3010 D - Example

• [Click here](#) to download the CTS Financial Literacy 101 - Advanced Project - FIN3010 D - Example.

Financial Literacy 101 - Special Projects 30

• [Click here](#) to download the Financial Literacy 101 - Special Projects 30.

CFEE Sample Resources Gr. K-3

• [Click here](#) to download the CFEE Sample Resources Gr. K-3

• [Click here](#) to download the BFIA - Financial Literacy is Coming to Your K-3 Classroom. Let us help you to get ready! PPT.

CFEE Sample Resources Gr. 4-6

• [Click here](#) to download the CFEE Sample Resources Gr. 4-6

• [Click here](#) to download the BFIA - Financial Literacy is Coming to Your Gr. 4-6 Classroom. Let us help you to get ready! PPT.

CFEE Sample Resources Gr.7-9

• [Click here](#) to download the CFEE Sample Resources Gr.7-9

• [Click here](#) to download the BFIA - Financial Literacy is Coming to Your 7-9 Classroom. Let us help you to get ready! PPT.

BFIA-DIV-III-Animation-Vimeo-and-Video-Summary 2022-2023

• [Click here](#) to download the BFIA-DIV-III-Animation-Vimeo-and-Video-Summary 2022-2023

BFIA-DIV IV-Animation-Vimeo-and-Video-Summary 2022-2023

• [Click here](#) to download the BFIA-DIV IV-Animation-Vimeo-and-Video-Summary 2022-2023

For other CFEE financial literacy resources and programs, please [click here](#).

CTS Financial Literacy 101 - Introductory Project A - Example

This template can be used by a teacher/student to assist in planning for an introductory project course from the CTS program of studies.

An introductory CTS project course must connect with a minimum of two successfully completed CTS courses, one of which must be at the introductory level and in the same occupational area as the project course. The other CTS course(s) can be either at the same level or at the intermediate level from any occupational area.

A project course cannot be connected to other project courses or practicum courses.

Student Name:

Click and type student name.

Student ID Number (optional):

Click and type student ID number.

Teacher Name:

Click and type teacher name.

Start Date:

DD-MM-YYYY

End Date:

DD-MM-YYYY

Project Course Code:

**FIN1910: PROJECT A - FINANCIAL LITERACY 101
PROJECT**

Project Course Title:

FINANCIAL LITERACY 101

CTS course connections and the year the credits were or will be awarded.

CTS courses that the project course connects with (minimum 2)	When the credits were or will be awarded	Occupational Area(s)
FIN1010: Personal Financial Information	When the credit was or will be awarded (mm-yyyy)	FINANCIAL MANAGEMENT - Financial Management
CHOOSE 1: ENT1020: Elements of A Venture Plan	When the credit was or will be awarded (mm-yyyy)	FINANCIAL MANAGEMENT - Enterprise & Innovation
CHOOSE 2: MAM1010: Marketing & Management	When the credit was or will be awarded (mm-yyyy)	FINANCIAL MANAGEMENT - Management & Marketing

What are the details of this project?

Students will extend their learning of basic economic and financial literacy education.

What are the attitudes, skills and knowledge that will be enhanced and extended by completing this project?

Students will:

1. explore, through a basic investigation of money and how our economy works, the knowledge, and skills needed to make good money decisions. investigate setting goals and making wise consumer decisions.
2. investigate and evaluate a variety of sources of getting money and factors that can affect employment income, possible deductions from a pay cheque, possible benefits, and how to go about planning their career.
3. explore entrepreneurs and enterprising people as a personal, self-employment incentive

CTS Financial Literacy 101 - Advanced Project D - Example

This template can be used by a teacher/student to assist in planning for an advanced project course from the CTS program of studies.

An advanced CTS project course must connect with a minimum of two successfully completed CTS courses, one of which must be at the advanced level and in the same occupational area as the project course. The other CTS course(s) must be at least at the intermediate level and can be from any occupational area.

A project course cannot be connected to other project courses or practicum courses.

Student Name:

Click and type student name.

Student ID Number (optional):

Click and type student ID number.

Teacher Name:

Click and type teacher name.

Start Date:

DD-MM-YYYY

End Date:

DD-MM-YYYY

Project Course Code:

FIN3910: Project D

Project Course Title:

Financial Literacy 101

CTS course connections and the year the credits were or will be awarded.

CTS courses that the project course connects with (minimum 2)	When the credits were or will be awarded	Occupational Area(s)
FIN1010: PERSONAL FINANCIAL INFORMATION	When the credit was or will be awarded (mm-yyyy)	FINANCIAL MANAGEMENT - Financial Management
FIN3080: PERSONAL INVESTMENT PLANNING	When the credit was or will be awarded (mm-yyyy)	FINANCIAL MANAGEMENT - Financial Management

What are the details of this project?

Students will extend their learning of basic economic and financial literacy education.

What are the attitudes, skills and knowledge that will be enhanced and extended by completing this project?

Students will:

1. explore, through a basic investigation of money and how our economy.
2. works, the knowledge, and skills needed to make good money decisions. investigate setting goals and making wise consumer decisions.
3. investigate and evaluate a variety of sources of getting money and factors that can affect employment income, possible deductions from a pay cheque, possible benefits, and how to go about planning their career.
4. explore entrepreneurs and enterprising people as a personal, self-employment incentive towards considering an entrepreneurial venture.
5. investigate some of the more significant expenses people often face in life that require significant amounts of money, thoughtful planning ultimately resulting borrowing money.
6. understand that borrowing money wisely is sometimes necessary to achieve our goals has pros and cons.
7. explore and evaluate options for investing, types of investment products available and key factors to consider when investing money.

FINANCIAL LITERACY 101 - SPECIAL PROJECTS 30

Guided Student Template

[5489003-1995-special-projects-10-20-30.pdf \(alberta.ca\)](https://www.alberta.ca/5489003-1995-special-projects-10-20-30.pdf)

3-CREDITS: 75 HOURS

NAME: _____

Expected Completion Date: _____

Supervising Teacher: _____

NOTE:

FinLit 101 (<https://finlit101.ca/en>) – this online, self-paced course can be used in a Project course or a Special Project course BUT not both.

Special projects credits are designed to recognize work undertaken by students on an individual or small group basis and should not be used as a means of offering credits for unapproved courses. Students may enroll in Special Projects 10, 20 or 30. Special Projects 20 and Special Projects 30 do not have prerequisites.

PURPOSE

Special projects credits perform two major functions:

- Students become involved in the selection, planning and organization of their own programs.
- Students pursue activities in which they have considerable interest or ability, but which are not within the scope of the regular curriculum or the programs being offered in the school

Students are required to submit a clearly planned proposal to the principal for approval. The proposal should include:

DESCRIPTION OR OUTLINE OF THE PROJECT

I will be graduating soon and I want to learn more about areas of financial, economic, and enterprising knowledge, skills, abilities, and behaviors in financial education through activities highlighting key financial literacy money matters such as managing money, keeping control of money, budgeting, spending, goal setting, saving, borrowing, investing, entrepreneurial endeavors, and insurance. This project experience will broaden my skills and knowledge related to financial literacy so I can manage my money and make good financial decisions for my future.

THE NUMBER OF HOURS OF WORK EXPECTED TO COMPLETE THE PROJECT

Number of hours of work expected to complete the project - 75 HOURS.

METHOD BY WHICH THE PROJECT WILL BE CARRIED OUT

I am going to use the online course, FinLit 101 (<https://finlit101.ca/en>) to learn more about financial topics that I am going to need to know more about once I graduate.

There are 10 modules:

1. Money Basics and The Economy
2. Setting Goals and Making Wise Consumer Decisions
3. Getting Money: Employment
4. Getting Money: Self-Employment – Are You An Entrepreneur?
5. Spending On Major Purchases
6. Borrowing Money
7. Putting Your Money To Work – Saving and Investing Money
8. Protecting Your Money and Things of Value
9. Financial Independence
10. Managing Your Money

DESCRIPTION OF THE EXPECTED RESULT

I will have a greater understanding of financial matters once I complete this course so I can make better financial decisions about my money as I graduate..

EVALUATION PROCEDURES AS OUTLINED BY A TEACHER

- A. Rubric: Completion of all the course modules and I will use this rubric to score each Module.

Excellent	Proficient	Adequate	Limited	Insufficient
5	4	3	2	1

Coming in January of 2022! FinLit 101* is a new online self-instruction financial literacy learning program. Instruction is provided via live video hosts and animations in a light, easy to understand style. Students can use the program independently or teachers can register their classes for group participation. There are quizzes, "SideTrips" to other relevant resources, and much more. Get a sneak peak of FinLit 101 here - and look to access all of the resources it will have available in January.

GO



[Talk With Our Kids About Money](#) is full of resources for teachers and parents for teaching children ages 8-14 about a wide range of money topics.

GO

NEW - Students can participate in the [Alberta Virtual Money Fair](#) where they learn about a selected money topic and submit a brief video showcasing what they learned. There will be prizes of \$2,000, \$1,000 and \$500 for first, second and third place!

For more details, please [click here](#) or on the "Go" button. You can also visit the "Fun" section of this web site.

"Money and Youth" is a financial literacy guide for youth. It is modular in design covering 15 different money topics and can be used in whole or in part by selecting topics of interest. There are Teacher and Parent Guides for each Module. **A limited number of free class sets of Money and Youth will be available to Alberta Teachers starting in January 2022. To obtain one or more class sets, click on the "Order" button at the top of the "Money and Youth" site. Shipping costs are being waived for Alberta teachers this school year.**

GO

NEW - Please visit the [Scavenger Hunt Challenge](#) for Alberta students under the "Fun" section" of this web site. Students can win up to \$2,000!



"Money Laughs" is a series of 10 brief videos developed by the Just for Laughs Gags group with each addressing a different money topic in the humorous, pantomime way made famous by Just For Laughs Gags. A series of "money tips" is provided at the end. Each video has a Teacher's Guide.

GO

The NextGen Edition provides selected articles from The Globe and Mail that are relevant for students, parents, and teachers. Articles cover a broad range of subjects from business, the economy, and entrepreneurship to money, the environment, politics and careers. When significant news breaks, backgrounders are posted quickly to provide information and insights for youth and teachers.

GO



"The Big Picture" provides an easy way to understand how the various parts of the economy fit together - and how our economy works. An illustrative model is developed and shows how goods and services and money flow among the sectors - and how various changes in things such as interest rates, spending, and saving can impact our economy.

GO



Building Futures in Alberta

Helping Kids Prepare for their Financial Future

► Visit Site

<https://buildingfuturesinalberta.com>

Money and Youth

The *Money and Youth* book (<https://moneyandyouth.com/>), also available online, is an excellent complement to the CALM curriculum and correlates to CALM Outcomes: General Outcome 2: Resource Choices; General Outcome 3: Career and Life Choices.



A correlation document and *Money and Youth Alberta Teacher Guide* can be found on the *Building Futures in Alberta* website under the Resources tab.



Money and Youth

▶ Visit Site



Career Development
Capability
Financial Capability
Economic Capability
Enterprising
Capability



Project Overview

A complete guide for financial literacy and capability

Money and Youth now has over 740,000 copies in circulation to homes and schools across Canada. *Money and Youth* serves as a “Guide to Financial Literacy” for youth ages 14 and up – but also serves as a primer for adults, especially parents and teachers who often assume

In Brief

[LINK: Money & Youth \(moneyandyouth.com\)](http://moneyandyouth.com)

SEARCH