Bringing Financial Literacy to Life Across the Curriculum - Grades K/1

Summer Symposium
August 17, 2026

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CEFL

Before we begin our work today, I would like to acknowledge that we are gathered on the traditional territories of Treaty (6,7,8) home and travelling route to [insert local First Nations, Métis, and/or Inuit nations].

We honour the generations of Indigenous peoples who have lived on, cared for, and learned from this land since time immemorial. We recognize that this land continues to shape identity, community, and ways of knowing.

As we engage in learning about financial literacy, decision-making, and our roles in future careers, we recognize that Indigenous knowledge systems have long emphasized balance, sustainability, and responsibility to community. These perspectives remind us that decisions about resources and well-being are not only individual, but collective, and connected to the land and to future generations.

We acknowledge that careers and financial well-being, as we study it, are deeply connected to relationships—with land, community, and one another—and that Indigenous teachings continue to offer important guidance in understanding these connections.

We also recognize that education systems have not always honoured Indigenous knowledge or rights. In moving forward, we commit to learning from Indigenous perspectives in meaningful ways, and to ensuring that our learning supports respect, responsibility, and more equitable futures for all.

Acknowledging the land is only one step. We commit to ongoing reflection and action in how we learn, teach, and make decisions, so that our work contributes to the well-being of individuals, communities, and the land we share.”

Kindergarten & Grade 1

The Consortium

What is Financial Literacy?

“confident understanding of concepts including money management, saving, responsible spending, budgeting, credit and debit use, banking goal setting and furniture planning. This connects to **well-being** as early decision-making fosters self awareness and healthy life habits.

Financial Literacy is NOT

“ The “Where” and “Why”

Context: In the Alberta K-6 curriculum, Financial Literacy is a specific Organizing Idea housed within Physical Education and Wellness (PEW).

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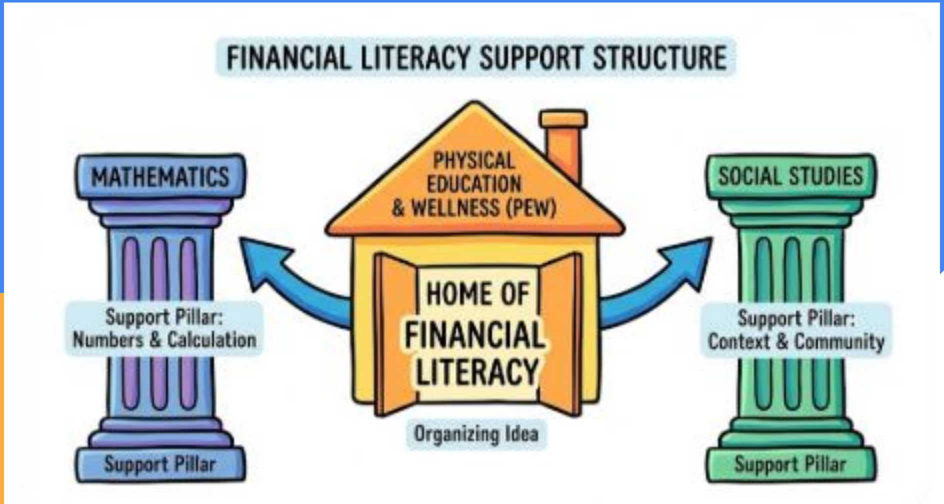
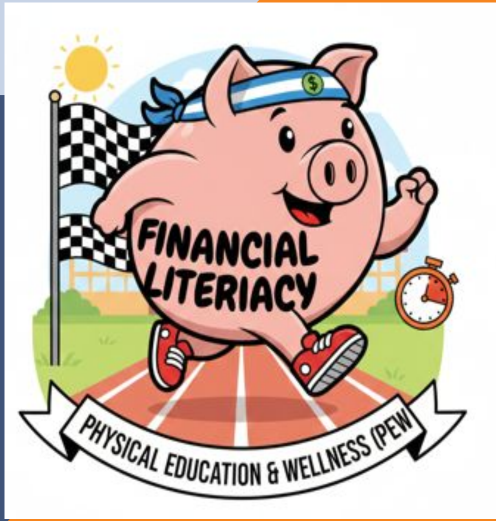


The Consortium

The Shift: We are moving away from just "identifying coins" (Math) to understanding the *behaviour* and *wellness* aspects of money.

The Goal: To develop students who can make "responsible and informed decisions" about resources



Financial Literacy Progression

Grade Band	Developmental Shift
K → 1	Recognition → Use
1 → 2	Use → Simple Decision Making
2 → 3	Decision Making → Planning
3 → 4	Planning → Broader Impact
4 → 5	Personal Management → System Awareness
5 → 6	System Awareness → Informed Independent Decision Making

The Start of Prerequisite Skills

Kindergarten

Focus: Recognizing Money

Kindergarten introduces students to **Canadian coins and bills**, focusing on identifying features (colour, size, images) and understanding that money represents value. The emphasis is exploratory and concrete.

This establishes foundational recognition skills that prepare students in Grade 1 to understand how money is used in everyday life.

What is money?

How can I tell it apart?

KINDERGARTEN – PHYSICAL EDUCATION & WELLNESS CURRICULUM		
Organizing Idea: Financial Literacy: Informed financial decision-making contributes to the well-being of individuals, groups, and communities.		
G.Q. What is money?		
L.O. KFL Children explore money.		
Knowledge:	Understanding	Skills and Procedures
Canadian money comes in many forms, such as • coins • bills Canadian coins and bills come in different denominations, such as • loonies • toonies • $5 • $10 Canadian coins and bills have different features, such as • colour • number • images • size	Money has unique features to represent its value.	Explore the value of Canadian coins and bills. Identify features of Canadian coins and bills.

GRADE ONE – PHYSICAL EDUCATION & WELLNESS CURRICULUM		
Organizing Idea: Financial Literacy: Informed financial decision-making contributes to the well-being of individuals, groups, and communities.		
G.Q. In what ways can money be used?		
L.O. 1FL Students explore money and how it is used for everyday living.		
Knowledge:	Understanding	Skills and Procedures
Canadian money comes in many forms, such as • coins • bills • debit cards • credit cards Canadian coins and bills come in different denominations, such as • nickels • dimes • quarters • loonies • toonies • $5 • $10 • $20 • $50 • $100 Images on Canadian coins and bills include • wildlife • sports • boats • emblems • historic figures Money can be • shared • earned • saved • spent • borrowed Goods are things that are made and produced and can be touched, such as • toys • cars • clothing • electronics • books Services are things individuals do for others, such as • health services • personal services • entertainment • restaurants • recreational activities	Money can be used to exchange for goods and services. Money has value and purpose in everyday living. Money has unique features to represent its value.	Explore the value of Canadian coins and bills. Sort Canadian coins and bills. Identify goods and services that can be exchanged for money.

How do I plan with money?

Kindergarten

Forms of money. (Coins and Bills)

Denominations

Features

Progress students as they are ready both from the "Math" side and "Financial Literacy" side

How do I plan with money?

Forms of money. (Coins and Bills), denominations and images.

Money can be shared, earned, saved, spent, borrowed.

Goods and Services

Progress students as they are ready both from the "Math" side and "Financial Literacy" side

Learning Outcome	**2FL:** Students relate money and decision-making.	**3FL:** Students describe strategies that support responsible money management.
Central emphasis	**Making choices with money**	**Developing responsible money-management strategies**
Spending	Decide how much to spend; recognize that money is limited and spending on one thing leaves less for something else.	Use responsible spending strategies: buy needed items first, choose affordable items, take time before purchasing, avoid buying more than needed.
Needs and wants	Needs and wants are a basis for money decisions; needs come before wants.	Needs and wants become one consideration within **responsible spending and saving strategies.**
Saving	Money can be saved for an item, event, or the future.	Saving is purposeful and strategic: unexpected expenses, purchases, activities, and future plans/goals.
Financial goals	Implicit—students can save for something in the future.	Explicit distinction between **short-term and long-term saving goals.**
Sharing/donating	Decide how money can be divided for spending, saving, and sharing; donations can help others or support a cause.	Understand donating as part of responsible money management and its impact on others' well-being.
Earning/work	Explicitly distinguishes **paying jobs and volunteer work**; recognizes that money can be earned through work or providing goods/services.	Not a primary new focus.
Banking	Not specifically introduced.	Introduces **establishing a savings account** as a saving strategy.
Student action	Describe how money can be divided and **practise making money-related decisions** in different contexts.	**Discuss the importance** of responsible spending/saving and **identify short- and long-term saving goals.**

Kindergarten directly supports grade 1

Area	Kindergarten	Grade 1
Learning Outcome	KFL1 — Children explore money.	1FL — Students explore money and how it is used for everyday living.
Main emphasis	What money **is**	What money **is and does**
Forms of money	Coins and bills	Coins, bills, debit cards, credit cards
Denominations explicitly named	Loonies, toonies, $5, $10	Nickels, dimes, quarters, loonies, toonies, $5, $10, $20, $50, $100
Features of money	Colour, number, images, size	Continues attention to money's identifying features and explicitly discusses images on coins/bills
Value	Explore value of Canadian coins and bills	Explore value of Canadian coins and bills
Sorting/classifying	Identify features	Explicitly **sort** Canadian coins and bills
Purpose of money	Not yet the major focus	Money has **value and purpose in everyday living**
Uses of money	Not explicitly developed	Money can be **shared, earned, saved, spent, borrowed**
Transactions	Not yet explicit	Money can be exchanged for **goods and services**
Goods/services	Not introduced	Students identify goods and services that can be exchanged for money

Kindergarten: *I can recognize and explore Canadian money.*
Students handle money, notice features, match/identify denominations, compare what they notice, and begin developing the idea that different money has different value.

Grade 1: *I can recognize Canadian money and explain ways people use it.*
Students can still identify and sort money, but experiences should now include purchasing goods/services and talking about money being earned, spent, saved, shared, or borrowed.

Pedagogy

Inquiry Based

Inquiry-based learning is an approach to teaching and learning that places students' questions, ideas and observations at the centre of the learning experience. Educators play an active role throughout the process by establishing a culture where ideas are respectfully challenged, tested, redefined and viewed as improvable, moving children from a position of wondering to a position of enacted understanding and further questioning (Scardamalia, 2002).

Experiential

Experiential learning is a "learning by doing" approach focused on constructing knowledge through direct, hands-on experience and reflection, often using David Kolb's cycle of experience, reflection, conceptualization, and action.

Experiential learning uses internships, simulations, and field placements to gain first-hand experience.

Integrative Learning

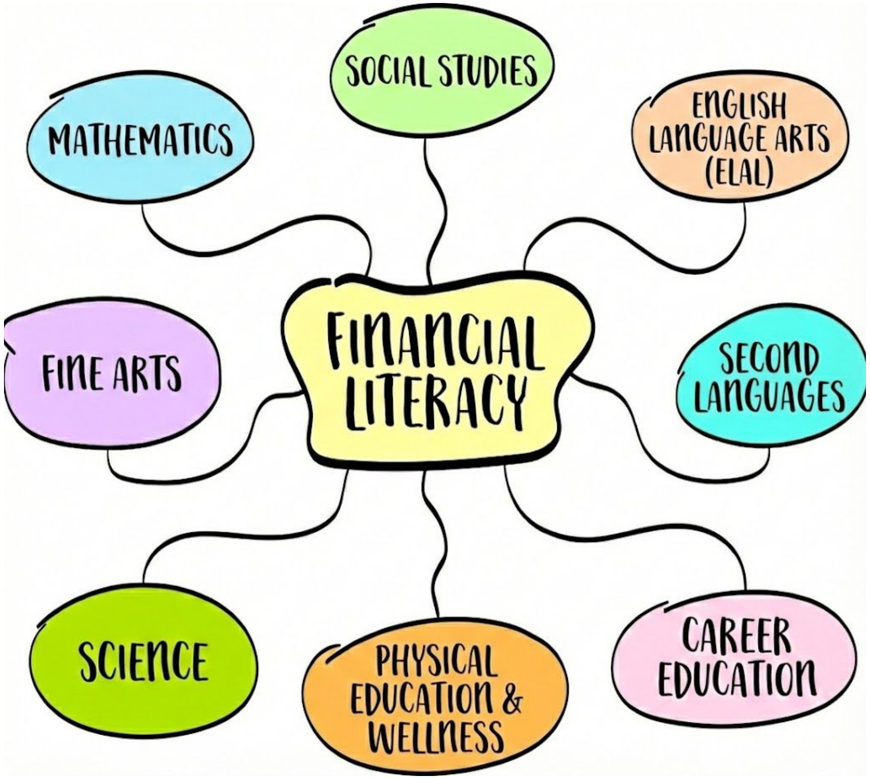
Integrative learning is the process of making connections among concepts and experiences so that information and skills can be applied to novel and complex issues or challenges. This involves connecting academic subjects with real-world applications and work. For example, a math lesson could be linked to calculating tire wear and gas mileage, showing the relevance of a subject to life beyond the classroom.

Money as a Tool

Show me 3 …
Show me 5 …

The Consortium

Financial Literacy can be covered in/with other curricula.



Kindergarten Cross-Curricular Connections: Financial Literacy		
Subject	**Outcome / Organizing Idea**	**Knowledge or Skills Connection**
Mathematics	**Number:** Children investigate quantities to 10 (KN1.1).	**Skill:** Relate a numeral to a specific quantity and represent quantity using objects (e.g., relating the number on a coin or bill to its value)
Mathematics	**Measurement:** Children explore size through direct comparison (KM1.1).	**Skill:** Describe the size of an object in relation to another using comparative language (e.g., comparing the size and thickness of different Canadian coins)
Mathematics	**Geometry:** Children investigate shape (KG1).	**Knowledge:** Identify familiar two-dimensional shapes in the environment (e.g., recognizing that Canadian coins are circles)

Kindergarten Cross-Curricular Connections: Financial Literacy		
Subject	**Outcome / Organizing Idea**	**Knowledge or Skills Connection**
Science	**Matter:** Children examine properties of objects (KM 1).	**Knowledge/Skill:** Explore and describe properties of objects such as **colour, size, shape, and texture** (e.g., identifying the unique physical features of Canadian bills and coins)
Science	**Earth Systems:** Children examine and describe the surrounding environment (KES 1.2).	**Knowledge:** Distinguish between objects found in nature and those **constructed by humans** (e.g., identifying money as a human-constructed object)
Social Studies	**Systems:** Children explore needs and wants.	**Knowledge/Skill: Differentiate between needs** (necessary for survival like food/shelter) **and wants** (unnecessary for survival); money is the tool used to satisfy these decisions

Kindergarten Cross-Curricular Connections: Financial Literacy

Subject	Outcome / Organizing Idea	Knowledge or Skills Connection
Social Studies	**Time and Place:** Children examine places in communities.	**Knowledge:** Recognize familiar places in the local community (e.g., identifying businesses or banks where money is used or exchanged)
ELAL	**Oral Language:** Children explore listening and speaking skills.	**Skill:** Share personal experiences and stories through listening and speaking with others (e.g., discussing a time they saved or spent money)
ELAL	**Vocabulary:** Children develop vocabulary through a variety of literacy experiences.	**Skill:** Explore and play with new words and identify their meanings (e.g., learning terms like **coin, bill, loonie, and toonie**)
ELAL	**Text Forms and Structures:** Children explore how messages can be organized.	**Knowledge:** Messages can be shared in a variety of forms, including **pictures and symbols** (e.g., identifying symbols and images on Canadian currency like wildlife or historic figures)

Key Integrated Concepts

- **Physical Features:** In both **Science** and **Math**, students examine the shape, colour, and size of money as an "object".
- **Symbolic Meaning:** In **Math**, **Financial Literacy**, and **ELAL**, students learn that numbers and images on currency are symbols that represent a specific value or message.
- **Decision Making:** In **Social Studies**, the exploration of **needs and wants** provides the "why" behind the use of money explored in **Financial Literacy**

Grade 1 Cross Curricular Outcomes

Subject	Outcomes	Skills and Procedures
Financial Literacy (Physical Education & Wellness)	**1F1:** Students explore money and how it is used for everyday living	**Sort** Canadian coins and bills based on features (color, number, images). • **Identify** goods and services that can be exchanged for money. **Distinguish** between a paying job and volunteer work. **Practise** making money-related decisions in various contexts.
Mathematics	**1N1.2:** Students interpret and explain quantity to 100.**1N1.5:** Quantity can be described in relation to a purpose or need.**1N3:** Students examine one-half as a part-whole relationship.	**Skip count** to 100 by 5s and 10s to determine the value of collections of coins or bills. **Describe** a quantity as **"enough" or "not enough"** for a specific purpose (e.g., a purchase). **Partition** sets of objects (up to 10) into two equal groups to represent **one-half**.

Grade 1 Cross Curricular Outcomes

Subject	Outcomes	Skill & Procedure
Science	**Matter:** Students analyze properties of objects. **Computer Science:** Students follow instructions and relate them to outcomes. **Scientific Methods:** Students examine investigation influenced by purpose.	**Sort and compare** various objects (currency) according to distinctive properties. **Sequence** 2–3 instruction steps to achieve an outcome (e.g., the procedure for a transaction). **Record** observations as data using numbers and counts (e.g., tracking savings). **Describe** how seasonal changes affect decisions about spending or daily activities.
Numeracy & Competency Progression	**Magnitude:** Interpret and compare quantities. **Organization of Data:** Use classification systems. **Critical Thinking:** Make choices based on known info.	• **Use numbers** to indicate position or value, specifically **currency**, in the environment. **Organize** objects or information using a classification system. **Use simple criteria** to form opinions or make financial decisions. **Set goals** to address personal wants or needs.

Grade 1 Cross Curricular Outcomes

Subject	Outcome	Skills and Procedures
Social Studies	**Organizing Idea Systems (Grade 1):** Students examine the exchange of goods and services, which is a direct mirror of the financial literacy outcome for identifying items exchanged for money. **Organizing Idea Systems (Grade 1):** Students differentiate between **needs** (required for survival like food/shelter) and **wants** (interests and preferences), which is a prerequisite for responsible decision making. **Organizing Idea Systems (Grade 1):** Students compare various ways of exchanging goods and services, including bartering, buying, and selling. **Organizing Idea Systems (Grade 1):** Students investigate roles and responsibilities in community groups, which can be linked to the financial literacy concept of earning money through work	**Differentiating Needs and Wants:** Students differentiate between basic physical needs (survival) and personal interest wants (Social Studies). **Categorizing Goods and Services:** Students differentiate between physical goods (items that meet needs) and intangible services (actions that help others) (Social Studies). **Comparing Exchange Methods:** Students compare various ways of exchanging items, including **bartering, buying, and selling**

Key Integrated Concepts

- These cross-curricular connections move students from the Kindergarten skill of **identifying** features of money to the Grade 1 requirement of **applying** that knowledge to determine value, categorize expenses, and practice responsible decision-making.

From Concepts to Action

Building Financial Foundations. Applying in Real Life.

What Students Learn in Kindergarten & Grade 1

Exploring money and how it is used in everyday life.

Kindergarten

Children explore money.

- Recognize coins and bills
- Identify features and value
- Sort and describe money

Grade 1

Students explore money and how it is used.

- Recognize different forms of money
- Understand money is used for goods and services
- Explore how money can be earned, spent, saved, shared, or borrowed

to

APPLYING WHAT THEY KNOW

Now, let's see these concepts in action!

Sample learning tasks help students apply their knowledge in meaningful and engaging ways.

Strong beginnings. Confident learners. Financially capable futures.

- Understand the value of money
- Make connections to everyday situations
- Build confidence through practice
- Apply learning to make informed choices

Advantages of a Classroom Economy Year 1

- Place children on a common ground of understanding.(entry level)
- Opportunity to introduce money and FL concepts within the classroom setting
- Equal opportunities for all

Classroom Economy

Sample design

Classroom Economy II

Sample design

my classroom economy®

Classroom Economy III

Youtube

🕵️ Activity Guide: The "Needs and Wants" Obstacle Course

Grade Level: Kindergarten **Time:** 40–50 Minutes **Goal:** Students will uncover "tricks" advertisers use to make us spend money (Consumer Awareness).

Theme: Decision making through movement. Students must navigate a physical path and make financial choices based on survival vs. personal interest.

The Task Parts

Part A (Movement): Students must "travel to the store" by following a specific movement pathway (e.g., "Zigzag through the cones" or "Hop in a straight line").
Part B (Decision): At the end of the path are two baskets. Basket 1 contains "Needs" (water, bread, mittens). Basket 2 contains "Wants" (toy car, stickers, candy). Students must select one item and verbally explain if it is a need for survival or a want for fun.
Part C (Payment): Students are given 5 "loonie" tokens. Their chosen item "costs" 2 tokens. They must count out 2 tokens to "pay" and then count how many they have left (cardinality)

[Financial Literacy Kindergarten & Grade 1 Learning Tasks](#) **- note: items can be expanded on depending on availability of materials**

🕵️ Activity Guide: The "Coin Scientist" Treasure Hunt

Grade Level: Kindergarten **Time:** 40–50 Minutes

Theme: Exploring the physical properties of money. Students act as "scientists" to sort and compare Canadian currency.

The Task Parts

- **Part A (The Hunt):** Students move across the room using a specific locomotor skill (e.g., "crawling like a bear" or "jumping like a frog") to find a hidden Loonie and Toonie.
- **Part B (Properties):** Using their "Scientist Eyes," students describe the **color** and **images** (e.g., bird, bear) on the coins.
- **Part C (Comparison):** Students must place the Toonie on top of the Loonie to show which is **bigger** and identify that both coins are the **shape** of a circle

[Financial Literacy Kindergarten & Grade 1 Learning Tasks]

🕵️ Activity Guide: The "Cooperation Café" Job

Grade Level: Kindergarten **Time:** 40–50 Minutes

Theme: Citizenship and earning. Students work together to complete a task and "earn" a reward for a healthy snack.

The Task Parts

The Task Parts

- **Part A (The Job):** In teams of three, students must cooperate to "clean the Café" (sorting the classroom play-food into bins). They must show they can share the work.
- **Part B (The Pay):** The teacher gives each student a "paycheque" with the number "10" on it. Students must count out exactly 10 paper coins to match the number on their cheque.
- **Part C (The Purchase):** Students use their "earned" coins to buy a picture of a **Healthy Snack** (e.g., an apple or carrot) for 3 coins. They must explain why their choice gives them energy.

[Financial Literacy Kindergarten & Grade 1 Learning Tasks]()

Grade Level: Grade 1 **Time:** 40–50 Minutes

Theme: Students must choose healthy snacks for a specific season and "pay" for them using skip-counting.

The Four-Season Healthy Market

Instructions: Use this menu to choose your healthy snacks. All items are "Whole Foods" found in nature. The Price is the cost per bag o seeds. You must by at least four of your item but no more than 20!

Season	Healthy Snack Item	Price	Math Strategy
🌞 **Summer**	Sliced Watermelon	**10¢**	Skip count by 10s
🍂 **Autumn**	Pumpkin Seeds	**5¢**	Skip count by 5s
❄️ **Winter**	Warm Apple Slices	**10¢**	Skip count by 10s
🌱 **Spring**	Snap Peas	**5¢**	Skip count by 5s

[Financial Literacy Kindergarten & Grade 1 Learning Tasks]

🕵️ **Activity Guide:** The Community "Goods & Services" Career Fair

Grade Level: Grade 1 **Time:** 40–50 Minutes

Theme: Students role-play a community helper, decide if they provide a good or a service, and determine if their work is a "paying job" or "volunteer work."

The Task Parts

- Categorize Your Role:Students will choose a role-card (e.g., Librarian, Baker, or Soccer Coach). Add more if you wish. They answer questions relating to their role and pay.
- **Financial Planning (Spend vs. Save):** The teacher gives each student a "paycheque" with the number "$20.00" on it. Students must count out exactly coins or combinations of bills and coins to match the number on their cheque.

[Financial Literacy Kindergarten & Grade 1 Learning Tasks]

Additional Resources on APLC.ca

Money as a Manipulative
Financial Literacy Kindergarten
Financial Literacy Grade 1
Exploring coins and bank notes - Bank of Canada
Loonies, Toonies and Bills
Coin Sorting by Letter
Money Bingo
Money Guessing Game
Money Go Fish
Getting to Know Coins
Value and Quantity (Gr 1)
Money Memory Game (Gr 1)
Wants vs Needs (Gr 1)

Survey Link:
https://aplc.ca/survey/?id=15805

THANKS!

Any questions?

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The Consortium
Alberta Professional Learning Consortium