Career Education and Financial Literacy CEFL)

Dollars & Sense: Unpacking the New Grades 7-9 Financial Literacy

Summer Symposium
August 17, 2026

Paul Bohnert & Chris Zarski

The Consortium CASS

Honouring the Land, Learning for the Future

We Acknowledge the Land

We recognize the traditional territories of local Nations who have cared for this land since time immemorial.

Learning from Indigenous Perspectives

Wisdom is grounded in maintaining balance and practicing sustainability to protect the environment.

Land Shapes Identity

The land is more than a location; it is the foundation of our knowledge, history, and sense of community.

Thinking of Future Generations

Decisions are made with a long-term view, ensuring that resources and the land remain healthy for those yet to come.

Our learning is connected to land, community, and

This central tenet emphasizes that education is not isolated but is deeply rooted in our relationships with the people and world around us.

Financial Decisions & Well-Being

Financial choices are not just about individual gain, they support the well being of both the individual and the broader community.

Our Responsibility

We commit to learning from Indigenous perspectives and respecting established rights and treaties.

Connecting Money to Responsibility

Responsible financial management involves balancing immediate needs with available resources and communal duties.

Taking Action Toward Reconciliation

Reconciliation involves making equitable, fair, and thoughtful decisions in our daily lives.

Well-Being Beyond Wealth

True well-being is holistic, encompassing healthy relationships with the community and the land, not just the accumulation of money.

What This Means for Us Today

We think before we spend. intentionality in our finances reflects respect for our resources.

We consider others in our decisions. Our choices ripple out to effect the people around us.

We care for our community and land. Stewardship is a daily practice of respect.

We learn with respect. Approaching new knowledge with humility and an open mind.

NotebookLM

Before we begin our work today, I would like to acknowledge that we are gathered on the traditional territories of Treaty 6, home and travelling route to Cree, Blackfoot, Dene, Nakota Sioux, Métis, and/or Inuit Nations of the north.

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.”

]

Land Acknowledgement

We would like to acknowledge that we are on Treaty 6 territory, a traditional meeting grounds, gathering place, and travelling route to the Cree, Saulteaux, Blackfoot, Métis, Dene and Nakota Sioux. We acknowledge all the many First Nations, Métis, and Inuit whose footsteps have marked these lands for centuries."

The Manitoba Museum / Andrew Workman

The Trading System of Indigenous Peoples

Resource Link

Put your thinking caps on!

MATCH IT UP!

Read each description card and match it to the correct term.

TERMS

BUDGET

SHORT-TERM GOALS

LONG-TERM GOALS

(For your notes)

DESCRIPTIONS

Match each description (a–i) to the correct term.

a may involve more money and require commitment.

b a plan that supports an individual when making decisions on how to earn, spend, save, invest, and donate over a period.

c may take several years to achieve.

d money currently on hand (assets), money expected to be earned (income), and money planned on spending (expenses).

e can support the attainment of other financial goals.

f can be divided into needs and wants.

g may need adjustments due to unforeseen circumstances.

h can be used for personal, household, business, an event or activity.

i can be immediate.

Career Education and Financial Literacy: the BIG Picture

CEFL

What is career education?

Career education is a **lifelong, student-centered process** that helps individuals **explore** career options, **build transferable skills**, and make informed decisions for future success through **self-awareness, experiential learning, and community engagement**.

What is financial literacy?

Alberta Education defines financial literacy as having the knowledge, skills, and confidence to make **responsible financial decisions**, including understanding **how money works, budgeting, saving, and managing debt**. It focuses on enabling students to make informed **choices**, distinguish between **needs and wants**, and understand the **trade-offs** involved in **spending** and, in some contexts, **sharing money**.

Key Components of Financial Literacy

Awareness & Knowledge: Understanding money's value and purpose.

Skills & Behaviours: The ability to perform tasks like budgeting, active saving, and economizing

Attitudes: Building the financial confidence (self-efficacy) required to make sound decisions.

Individual Security: Mental health(well-being) and stability.

Collective Well-Being: The ability to share and donate to your community.

THE MEANS AND THE DESTINATION

★ FINANCIAL LITERACY ★

THE MEANS

The Five Components of Financial Literacy

1. AWARENESS & KNOWLEDGE

Understanding money's value, financial systems, choices, and consequences.

2. SKILLS & BEHAVIOURS

The ability to perform tasks like budgeting, saving, comparing, planning, and protecting information.

3. ATTITUDES

Building the confidence, responsibility, persistence, and self-control required to make sound financial decisions.

4. INDIVIDUAL SECURITY

Achieving financial stability, preparedness, and resilience to handle life's challenges.

5. COLLECTIVE WELL-BEING

The ability to share, contribute, and help strengthen families, communities, and society.

Financial literacy is not an end goal but is rather a means to improve one's financial well-being in a personally meaningful way.

GROWING FINANCIAL CAPABILITY FOR LIFE

Learning today.
Leading tomorrow.
Living well together.

THE DESTINATION

Financial Capability

Confident, Informed, and Responsible Financial Decision Makers

Makes informed financial decisions in everyday life.

Plans for the future and works toward personal goals.

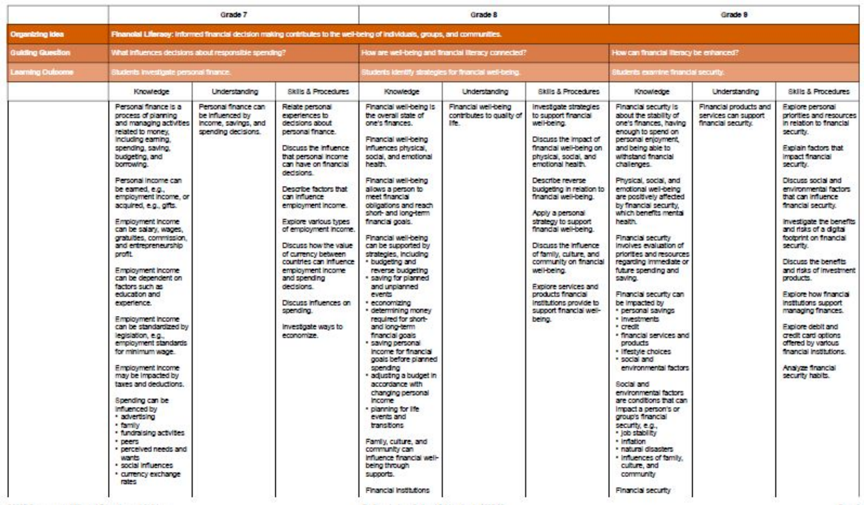
Responds to changing circumstances and manages risk.

Protects personal financial well-being and resources.

Contributes to the well-being of family, community, and society.

THE FIVE COMPONENTS WORK TOGETHER AS A PATHWAY OF GROWTH.

They equip students with the knowledge, skills, habits, attitudes, and understanding needed to achieve personal financial security while contributing to the well-being of others—now and



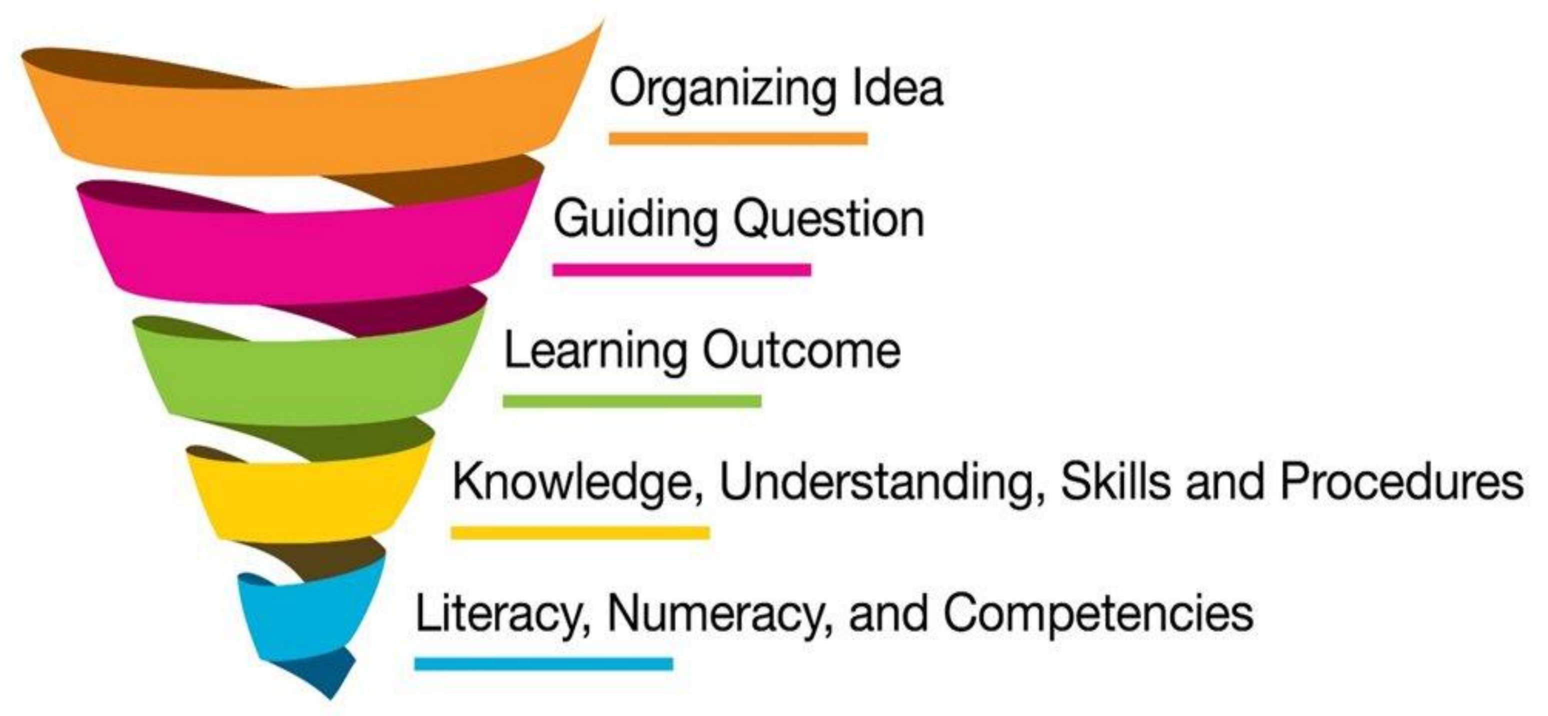
	Grade 7			Grade 8			Grade 9		
Organizing Idea	**Financial Literacy:** Informed financial decision making contributes to the well-being of individuals, groups, and communities.								
Guiding Question	What influences decisions about responsible spending?			How are well-being and financial literacy connected?			How can financial literacy be enhanced?		
Learning Outcome	Students investigate personal finance.			Students identify strategies for financial well-being.			Students examine financial security.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	Personal finance is a process of planning and managing activities related to money, including earning, spending, saving, budgeting, and borrowing. Personal income can be earned, e.g., employment income, or acquired, e.g., gifts. Employment income can be salary, wages, gratuities, commission, and entrepreneurship profit. Employment income can be dependent on factors such as education and experience. Employment income can be standardized by legislation, e.g., employment standards for minimum wage. Employment income may be impacted by taxes and deductions. Spending can be influenced by • advertising • family • fundraising activities • peers • perceived needs and wants • social influences • currency exchange rates	Personal finance can be influenced by income, savings, and spending decisions.	Relate personal experiences to decisions about personal finance. Discuss the influence that personal income can have on financial decisions. Describe factors that can influence employment income. Explore various types of employment income. Discuss how the value of currency between countries can influence employment income and spending decisions. Discuss influences on spending. Investigate ways to economize.	Financial well-being is the overall state of one's finances. Financial well-being influences physical, social, and emotional health. Financial well-being allows a person to meet financial obligations and reach short- and long-term financial goals. Financial well-being can be supported by strategies, including • budgeting and reverse budgeting • saving for planned and unplanned events • economizing • determining money required for short- and long-term financial goals • saving personal income for financial goals before planned spending • adjusting a budget in accordance with changing personal income • planning for life events and transitions Family, culture, and community can influence financial well-being through supports. Financial institutions	Financial well-being contributes to quality of life.	Investigate strategies to support financial well-being. Discuss the impact of financial well-being on physical, social, and emotional health. Describe reverse budgeting in relation to financial well-being. Apply a personal strategy to support financial well-being. Discuss the influence of family, culture, and community on financial well-being. Explore services and products financial institutions provide to support financial well-being.	Financial security is about the stability of one's finances, having enough to spend on personal enjoyment, and being able to withstand financial challenges. Physical, social, and emotional well-being are positively affected by financial security, which benefits mental health. Financial security involves evaluation of priorities and resources regarding immediate or future spending and saving. Financial security can be impacted by • personal savings • investments • credit • financial services and products • lifestyle choices • social and environmental factors Social and environmental factors are conditions that can impact a person's or group's financial security, e.g., • job stability • inflation • natural disasters • influences of family, culture, and community Financial security	Financial products and services can support financial security.	Explore personal priorities and resources in relation to financial security. Explain factors that impact financial security. Discuss social and environmental factors that can influence financial security. Investigate the benefits and risks of a digital footprint on financial security. Discuss the benefits and risks of investment products. Explore how financial institutions support managing finances. Explore debit and credit card options offered by various financial institutions. Analyze financial security habits.

Understanding the Architecture Of Financial Literacy

The Consortium

CASS

Draft Grades 7 – 9 Career Education and Financial Literacy



Organizing Idea

Guiding Question

Learning Outcome

Knowledge, Understanding, Skills and Procedures

Literacy, Numeracy, and Competencies

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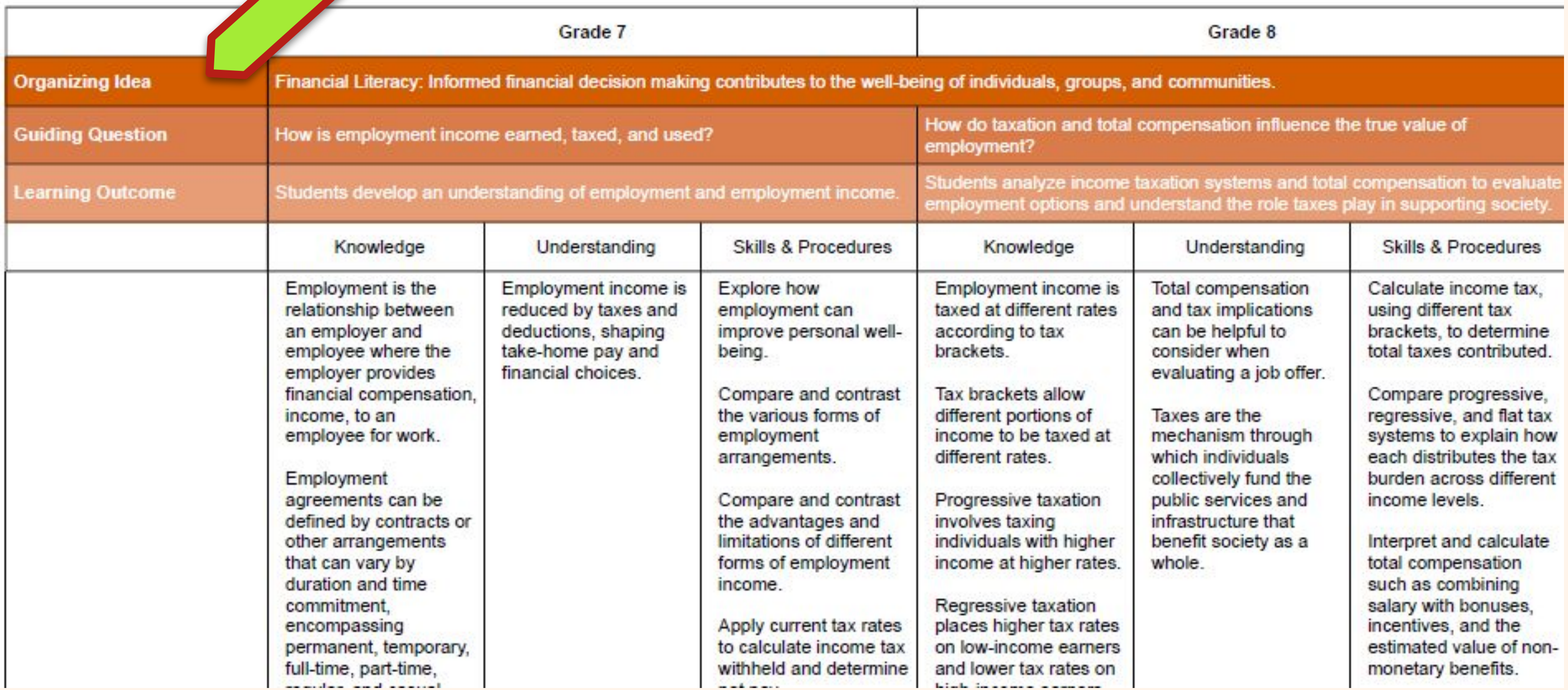
Organizing Ideas

Curriculum Architecture

Organizing Idea

- statement of the learning
- spans all or most grades
- main concepts

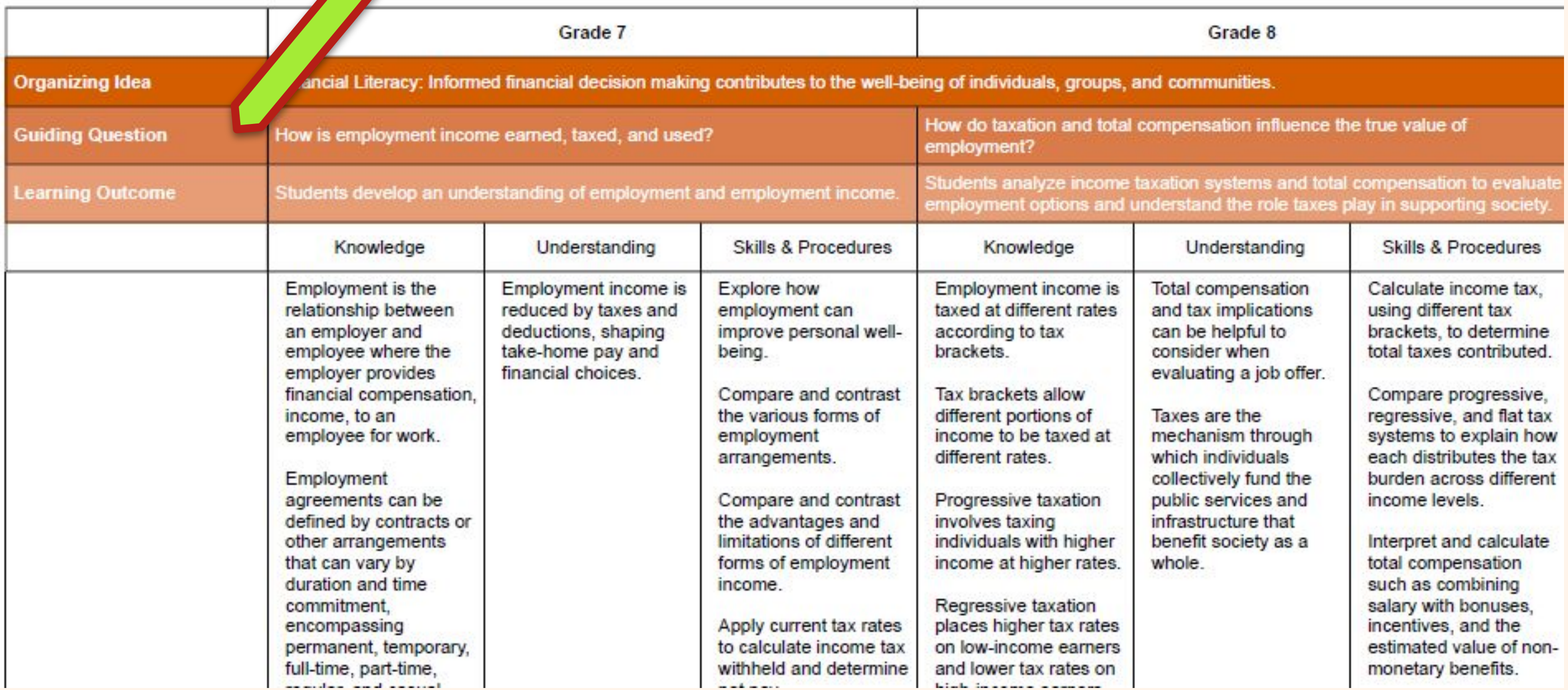


	Grade 7			Grade 8		
Organizing Idea	Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities.					
Guiding Question	How is employment income earned, taxed, and used?			How do taxation and total compensation influence the true value of employment?		
Learning Outcome	Students develop an understanding of employment and employment income.			Students analyze income taxation systems and total compensation to evaluate employment options and understand the role taxes play in supporting society.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	Employment is the relationship between an employer and employee where the employer provides financial compensation, income, to an employee for work. Employment agreements can be defined by contracts or other arrangements that can vary by duration and time commitment, encompassing permanent, temporary, full-time, part-time,	Employment income is reduced by taxes and deductions, shaping take-home pay and financial choices.	Explore how employment can improve personal well-being. Compare and contrast the various forms of employment arrangements. Compare and contrast the advantages and limitations of different forms of employment income. Apply current tax rates to calculate income tax withheld and determine	Employment income is taxed at different rates according to tax brackets. Tax brackets allow different portions of income to be taxed at different rates. Progressive taxation involves taxing individuals with higher income at higher rates. Regressive taxation places higher tax rates on low-income earners and lower tax rates on	Total compensation and tax implications can be helpful to consider when evaluating a job offer. Taxes are the mechanism through which individuals collectively fund the public services and infrastructure that benefit society as a whole.	Calculate income tax, using different tax brackets, to determine total taxes contributed. Compare progressive, regressive, and flat tax systems to explain how each distributes the tax burden across different income levels. Interpret and calculate total compensation such as combining salary with bonuses, incentives, and the estimated value of non-monetary benefits.

Curriculum Architecture

Guiding Question

- informed by the organizing idea and frames the learning outcome
- intended to spark curiosity and wonder about the LO
- identifies more specific concepts



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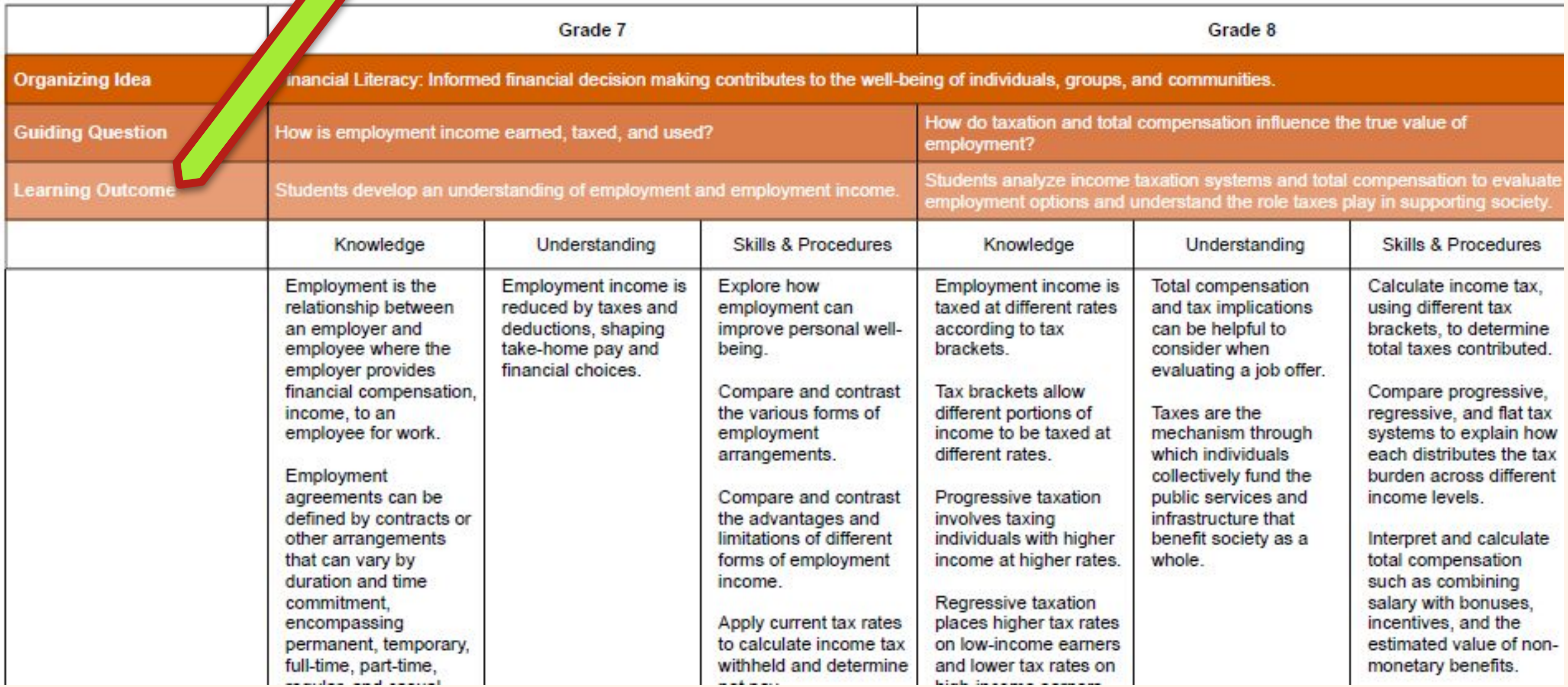
Curriculum Architecture

Learner Outcome

- describes what students are required to know, understand, and be able to do by the end of a grade.
- must be assessed and reported.
- discipline (subject) specific
- key concepts to be learned and assessed are identified.



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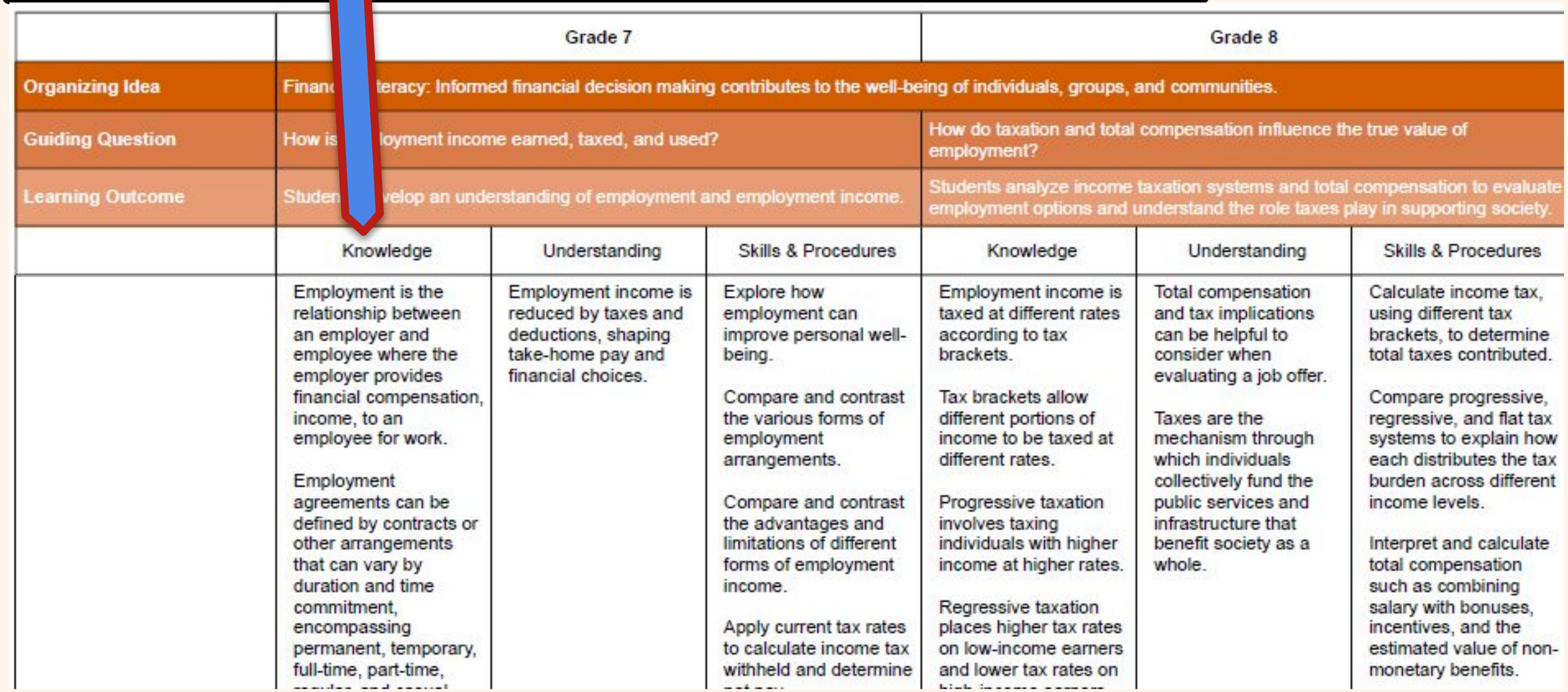
KUSPs

Knowledge	**U**nderstanding	**S**kills & **P**rocedures

Curriculum Architecture

Knowledge

- “Knowledge includes the facts, symbols, rules, principles, and **concepts.**”



	Grade 7			Grade 8		
Organizing Idea	Finan[illegible]teracy: Informed financial decision making contributes to the well-being of individuals, groups, and communities.					
Guiding Question	How is [illegible]loyment income earned, taxed, and used?			How do taxation and total compensation influence the true value of employment?		
Learning Outcome	Studen[illegible]velop an understanding of employment and employment income.			Students analyze income taxation systems and total compensation to evaluate employment options and understand the role taxes play in supporting society.		
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Curriculum Architecture

Understanding

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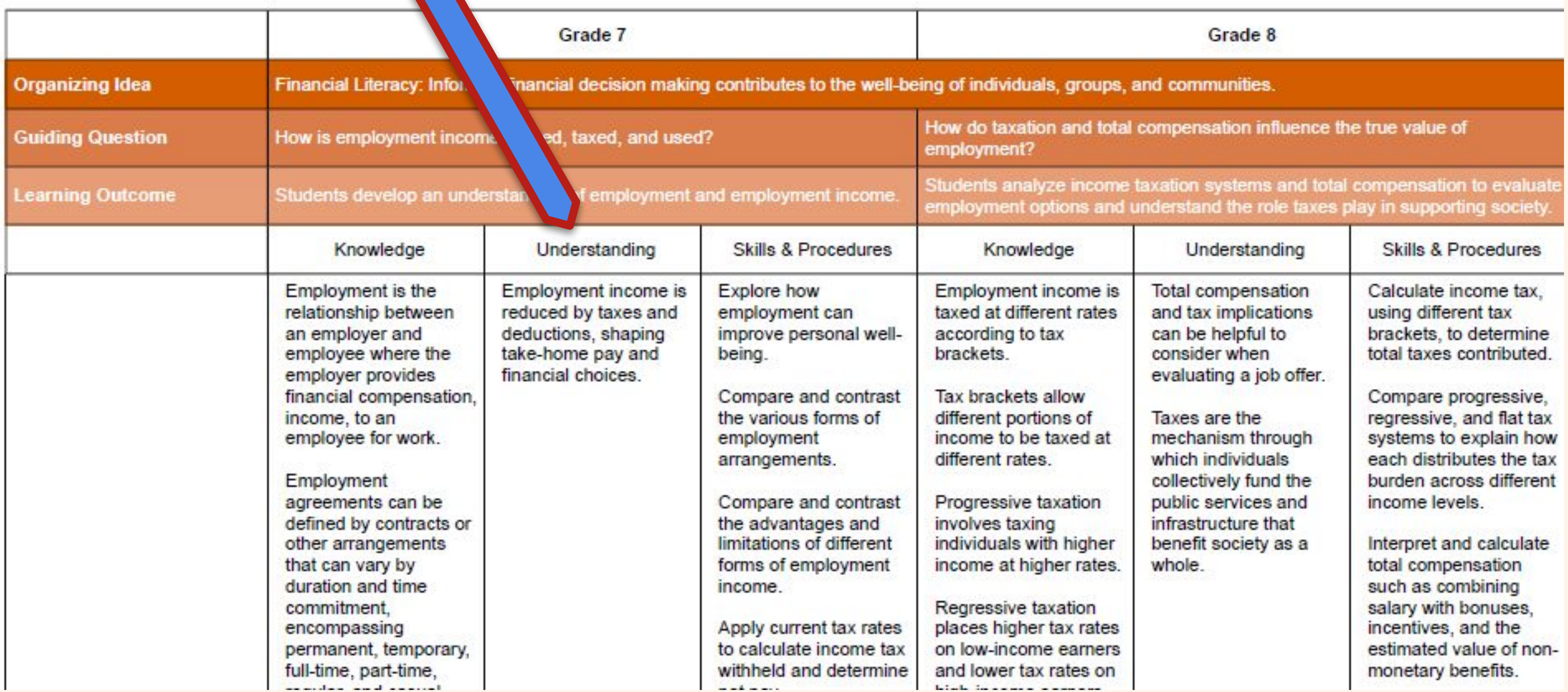

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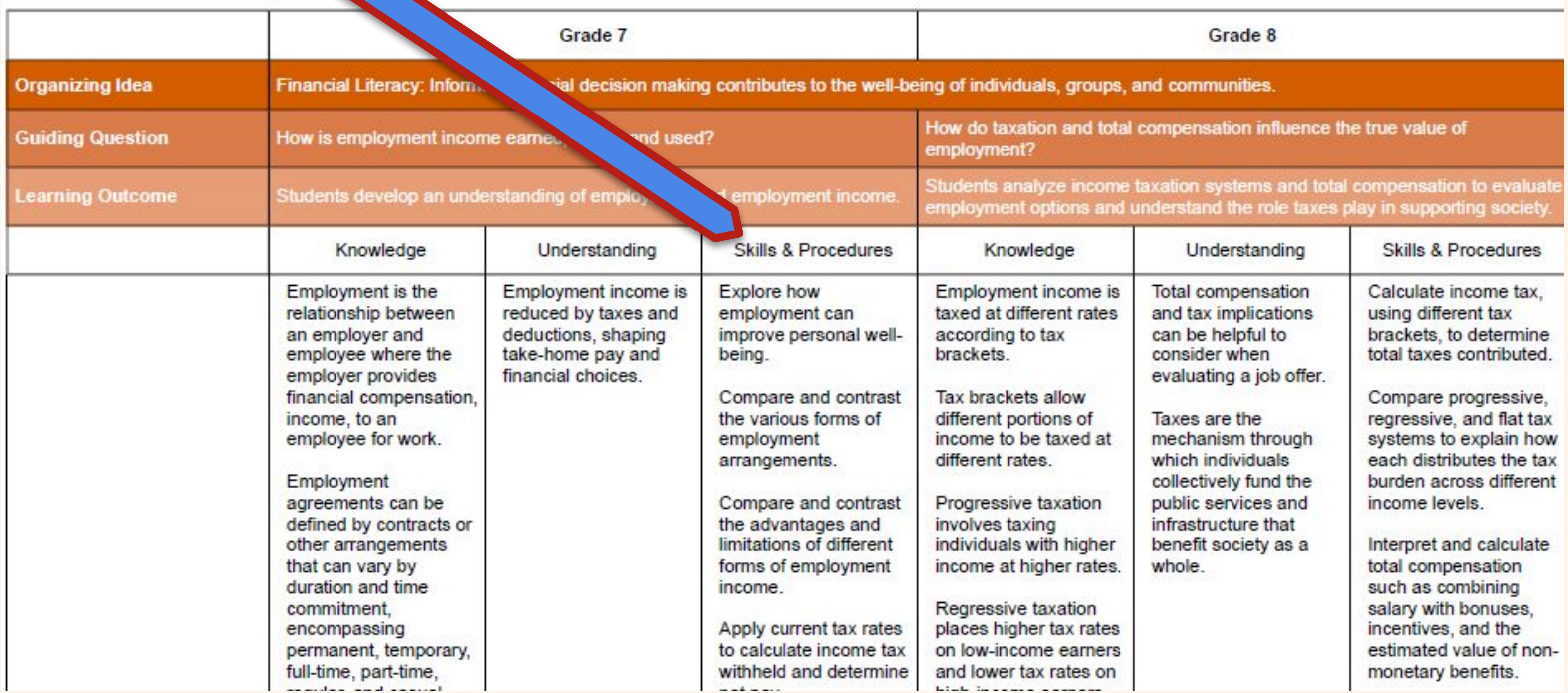
Curriculum Architecture

Skills & Procedures

- “Skills and procedures **are what students do to demonstrate their knowledge and understanding.** They are specific skills, methods, tools, strategies, and processes that students will develop as they achieve the learning outcome.”



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Language Conventions in Curriculum

Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities.

Students investigate personal finance.

Knowledge

Financial institutions can support financial well-being through services, including financial consultations, and products, including savings accounts.

This is mandatory content that must be covered.

Knowledge

A debt repayment strategy, such as the avalanche method, highest interest first, or snowball method, smallest balance first, can reduce the total cost and duration of debt repayment.

These are optional examples, the knowledge in the stem is still mandatory content.

Examine the verbs chosen for the Financial Literacy Skills and procedures.

- What do you notice about the cognitive expectations?
- These are sorted by Division. How do the verbs progress over time?

THE HESS COGNITIVE RIGOR MATRICES (Hess CRMs): Integrating DOK and Bloom

Career and Technical Education

The Verbs in the Financial Literacy Skills and Procedures from Grades 4-6 & Pilot Grades 7-9

discuss identify

describe consider

develop

apply

analyze create

examine

Division 2 (ages 9-11)

describe discuss

reflect apply

analyze

discuss

explain

relate explore

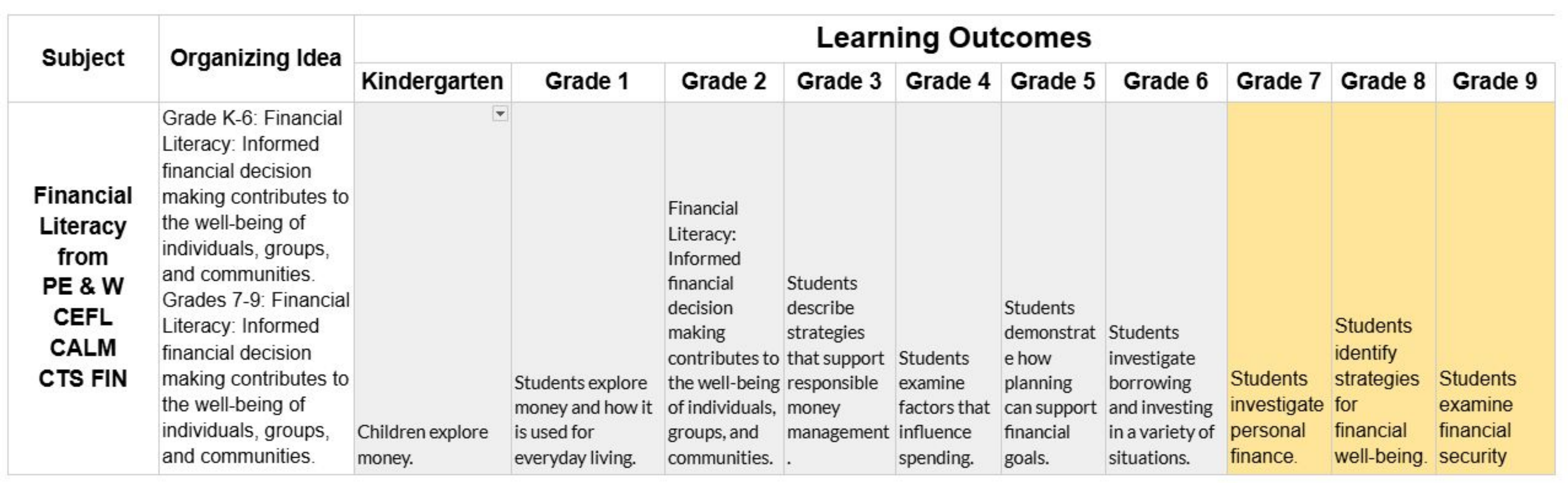
investigate consider

use

evaluate protect

Division 3 (ages 12-14)

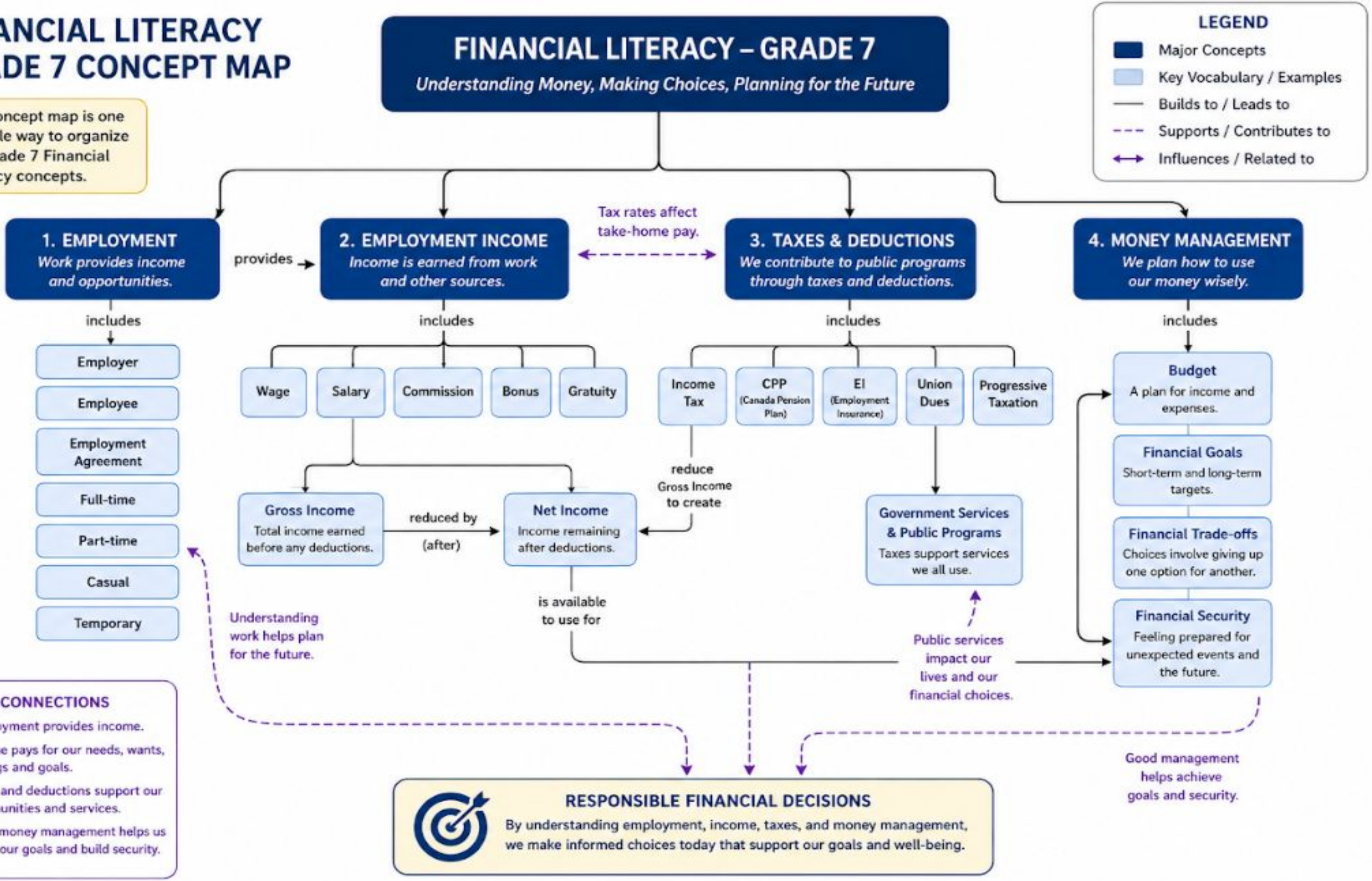
Financial Literacy from K-9



Subject	Organizing Idea	Learning Outcomes									
		Kindergarten	Grade 1	Grade 2	Grade 3	Grade 4	Grade 5	Grade 6	Grade 7	Grade 8	Grade 9
Financial Literacy from PE & W CEFL CALM CTS FIN	Grade K-6: Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities. Grades 7-9: Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities.	Children explore money.	Students explore money and how it is used for everyday living.	Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities.	Students describe strategies that support responsible money management .	Students examine factors that influence spending.	Students demonstrate how planning can support financial goals.	Students investigate borrowing and investing in a variety of situations.	Students investigate personal finance.	Students identify strategies for financial well-being.	Students examine financial security

FINANCIAL LITERACY GRADE 7 CONCEPT MAP

This concept map is one possible way to organize the Grade 7 Financial Literacy concepts.



FINANCIAL LITERACY – GRADE 7

Understanding Money, Making Choices, Planning for the Future

LEGEND

- ■ Major Concepts
- □ Key Vocabulary / Examples
- — Builds to / Leads to
- - - - Supports / Contributes to
- ↔ Influences / Related to

1. EMPLOYMENT
Work provides income and opportunities.

provides →

2. EMPLOYMENT INCOME
Income is earned from work and other sources.

Tax rates affect take-home pay.

3. TAXES & DEDUCTIONS
We contribute to public programs through taxes and deductions.

4. MONEY MANAGEMENT
We plan how to use our money wisely.

1. EMPLOYMENT includes:
- Employer
- Employee
- Employment Agreement
- Full-time
- Part-time
- Casual
- Temporary

2. EMPLOYMENT INCOME includes:
- Wage
- Salary
- Commission
- Bonus
- Gratuity

Gross Income Total income earned before any deductions.

reduced by (after)

Net Income Income remaining after deductions.

is available to use for

3. TAXES & DEDUCTIONS includes:
- Income Tax
- CPP (Canada Pension Plan)
- EI (Employment Insurance)
- Union Dues
- Progressive Taxation

reduce Gross Income to create

Government Services & Public Programs Taxes support services we all use.

Public services impact our lives and our financial choices.

4. MONEY MANAGEMENT includes:
- **Budget** A plan for income and expenses.
- **Financial Goals** Short-term and long-term targets.
- **Financial Trade-offs** Choices involve giving up one option for another.
- **Financial Security** Feeling prepared for unexpected events and the future.

Understanding work helps plan for the future.

Good management helps achieve goals and security.

RESPONSIBLE FINANCIAL DECISIONS

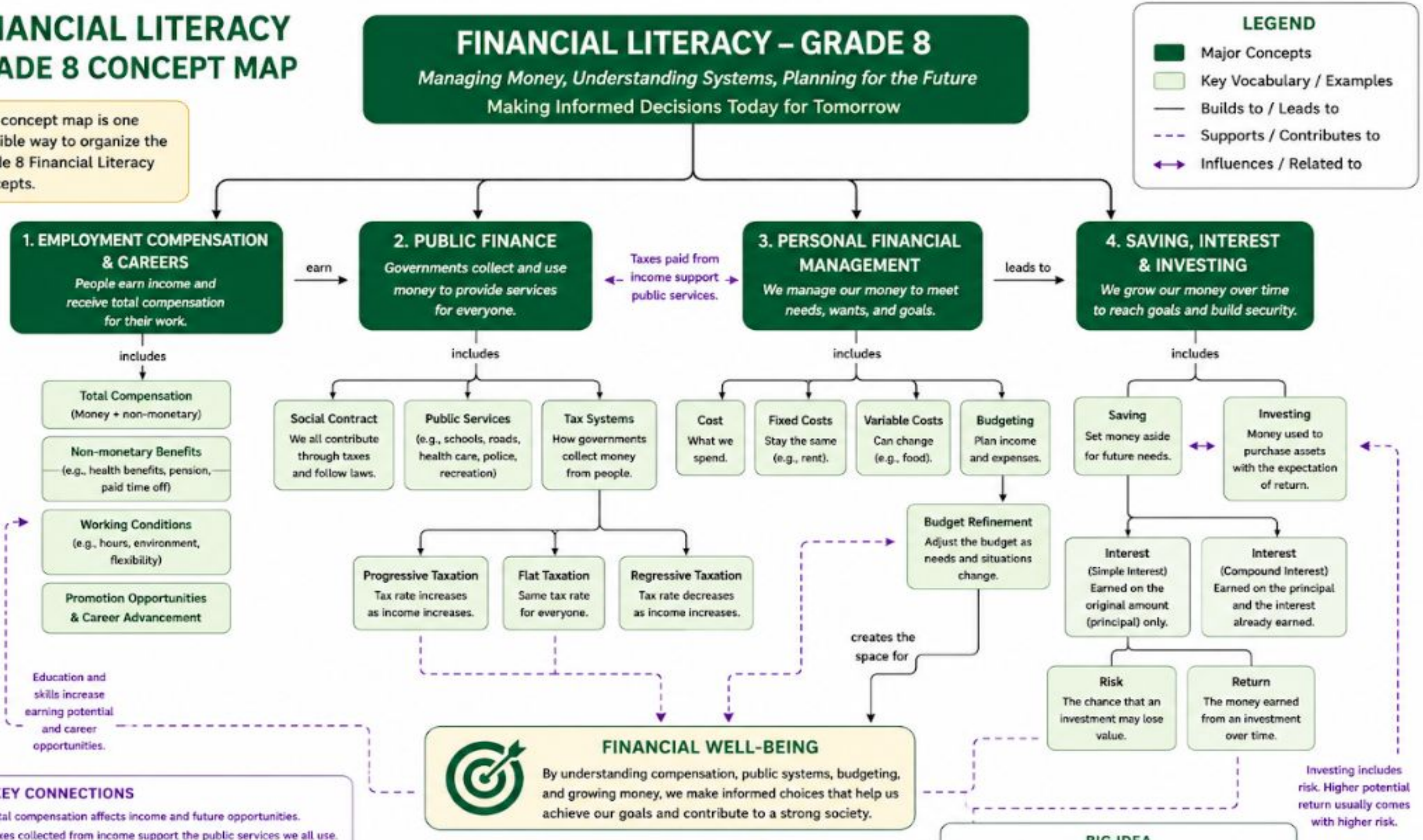
By understanding employment, income, taxes, and money management, we make informed choices today that support our goals and well-being.

KEY CONNECTIONS

- Employment provides income.
- Income pays for our needs, wants, savings and goals.
- Taxes and deductions support our communities and services.
- Good money management helps us reach our goals and build security.

FINANCIAL LITERACY GRADE 8 CONCEPT MAP

This concept map is one possible way to organize the Grade 8 Financial Literacy concepts.



FINANCIAL LITERACY – GRADE 8

Managing Money, Understanding Systems, Planning for the Future

Making Informed Decisions Today for Tomorrow

LEGEND

- 🟩 Major Concepts
- ▢ Key Vocabulary / Examples
- — Builds to / Leads to
- - - - Supports / Contributes to
- ↔ Influences / Related to

1. EMPLOYMENT COMPENSATION & CAREERS

People earn income and receive total compensation for their work.

earn →

includes

- **Total Compensation** (Money + non-monetary)
- **Non-monetary Benefits** (e.g., health benefits, pension, paid time off)
- **Working Conditions** (e.g., hours, environment, flexibility)
- **Promotion Opportunities & Career Advancement**

Education and skills increase earning potential and career opportunities.

2. PUBLIC FINANCE

Governments collect and use money to provide services for everyone.

← Taxes paid from income support public services. →

includes

- **Social Contract** We all contribute through taxes and follow laws.
- **Public Services** (e.g., schools, roads, health care, police, recreation)
- **Tax Systems** How governments collect money from people.
  - **Progressive Taxation** Tax rate increases as income increases.
  - **Flat Taxation** Same tax rate for everyone.
  - **Regressive Taxation** Tax rate decreases as income increases.

3. PERSONAL FINANCIAL MANAGEMENT

We manage our money to meet needs, wants, and goals.

leads to →

includes

- **Cost** What we spend.
- **Fixed Costs** Stay the same (e.g., rent).
- **Variable Costs** Can change (e.g., food).
- **Budgeting** Plan income and expenses.
  - **Budget Refinement** Adjust the budget as needs and situations change.

creates the space for

4. SAVING, INTEREST & INVESTING

We grow our money over time to reach goals and build security.

includes

- **Saving** Set money aside for future needs.
- **Investing** Money used to purchase assets with the expectation of return.
- **Interest** (Simple Interest) Earned on the original amount (principal) only.
- **Interest** (Compound Interest) Earned on the principal and the interest already earned.
- **Risk** The chance that an investment may lose value.
- **Return** The money earned from an investment over time.

Investing includes risk. Higher potential return usually comes with higher risk.

FINANCIAL WELL-BEING

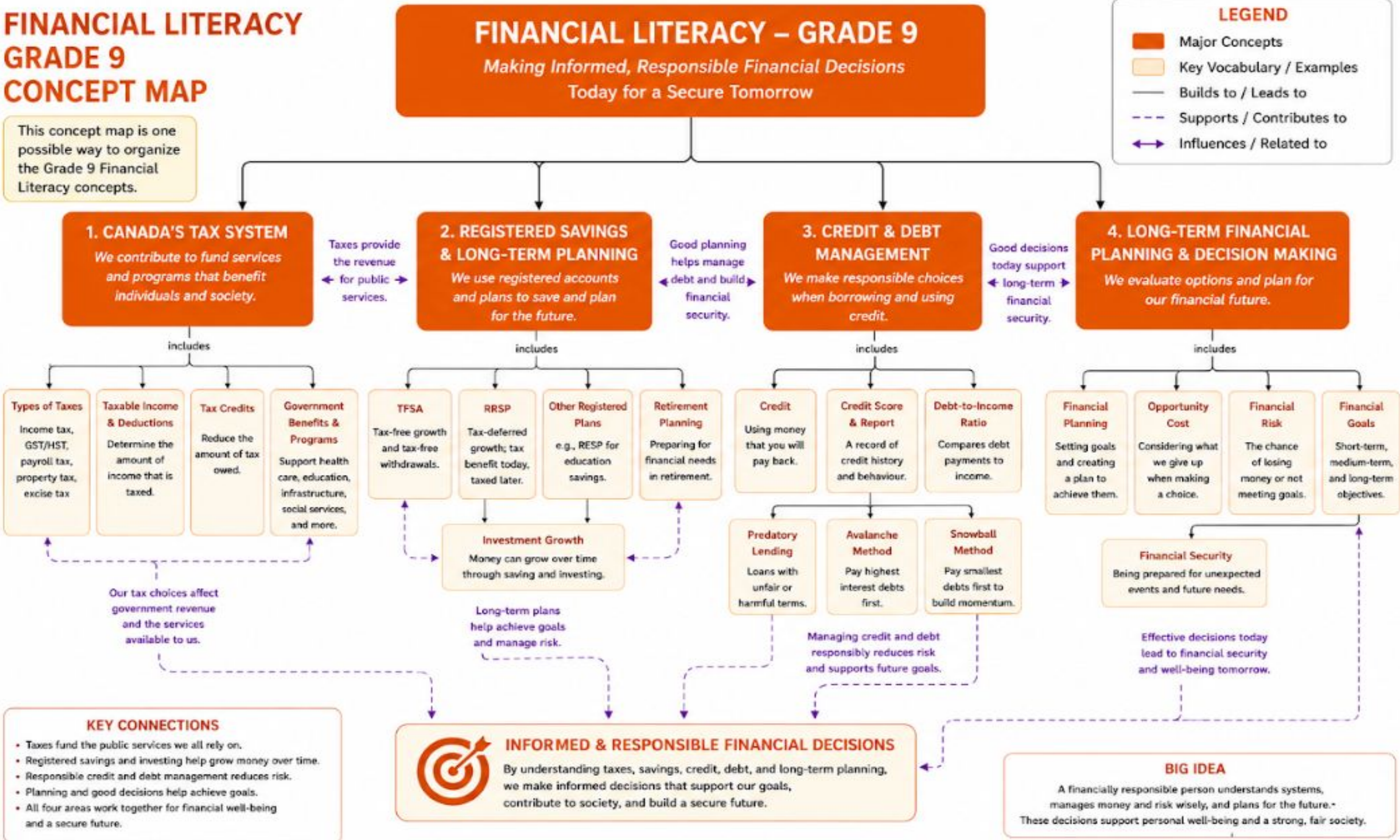
By understanding compensation, public systems, budgeting, and growing money, we make informed choices that help us achieve our goals and contribute to a strong society.

KEY CONNECTIONS

- Total compensation affects income and future opportunities.
- Taxes collected from income support the public services we all use.
- Budgeting helps ensure we can cover needs, plan for wants, and save for the future.
- Saving, interest, and investing help money grow over time.
- Understanding these ideas leads to financial well-being.

BIG IDEA

Earning income, paying taxes, managing money, and growing savings are connected. Good financial decisions today build security and opportunity tomorrow.



FINANCIAL LITERACY GRADE 9 CONCEPT MAP

This concept map is one possible way to organize the Grade 9 Financial Literacy concepts.

FINANCIAL LITERACY – GRADE 9

Making Informed, Responsible Financial Decisions

Today for a Secure Tomorrow

LEGEND

- 🟧 Major Concepts
- ▢ Key Vocabulary / Examples
- — Builds to / Leads to
- - - - Supports / Contributes to
- ↔ Influences / Related to

1. CANADA'S TAX SYSTEM

We contribute to fund services and programs that benefit individuals and society.

includes

- **Types of Taxes**: Income tax, GST/HST, payroll tax, property tax, excise tax
- **Taxable Income & Deductions**: Determine the amount of income that is taxed.
- **Tax Credits**: Reduce the amount of tax owed.
- **Government Benefits & Programs**: Support health care, education, infrastructure, social services, and more.

Our tax choices affect government revenue and the services available to us.

↔ Taxes provide the revenue for public services. ↔

2. REGISTERED SAVINGS & LONG-TERM PLANNING

We use registered accounts and plans to save and plan for the future.

includes

- **TFSA**: Tax-free growth and tax-free withdrawals.
- **RRSP**: Tax-deferred growth; tax benefit today, taxed later.
- **Other Registered Plans**: e.g., RESP for education savings.
- **Retirement Planning**: Preparing for financial needs in retirement.

Investment Growth: Money can grow over time through saving and investing.

Long-term plans help achieve goals and manage risk.

↔ Good planning helps manage debt and build financial security. ↔

3. CREDIT & DEBT MANAGEMENT

We make responsible choices when borrowing and using credit.

includes

- **Credit**: Using money that you will pay back.
- **Credit Score & Report**: A record of credit history and behaviour.
- **Debt-to-Income Ratio**: Compares debt payments to income.
- **Predatory Lending**: Loans with unfair or harmful terms.
- **Avalanche Method**: Pay highest interest debts first.
- **Snowball Method**: Pay smallest debts first to build momentum.

Managing credit and debt responsibly reduces risk and supports future goals.

↔ Good decisions today support long-term financial security. ↔

4. LONG-TERM FINANCIAL PLANNING & DECISION MAKING

We evaluate options and plan for our financial future.

includes

- **Financial Planning**: Setting goals and creating a plan to achieve them.
- **Opportunity Cost**: Considering what we give up when making a choice.
- **Financial Risk**: The chance of losing money or not meeting goals.
- **Financial Goals**: Short-term, medium-term, and long-term objectives.

Financial Security: Being prepared for unexpected events and future needs.

Effective decisions today lead to financial security and well-being tomorrow.

INFORMED & RESPONSIBLE FINANCIAL DECISIONS

By understanding taxes, savings, credit, debt, and long-term planning, we make informed decisions that support our goals, contribute to society, and build a secure future.

KEY CONNECTIONS

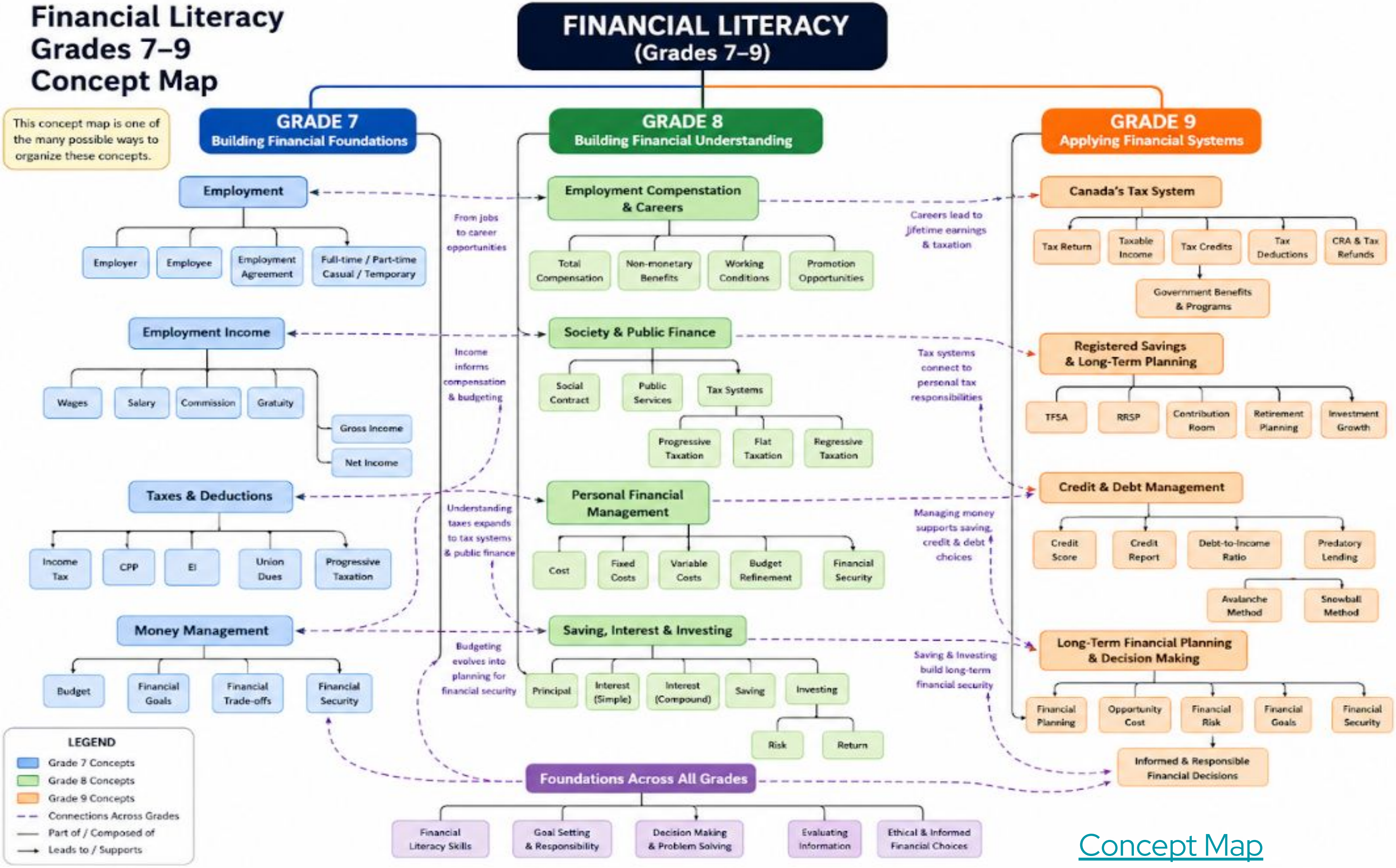
- Taxes fund the public services we all rely on.
- Registered savings and investing help grow money over time.
- Responsible credit and debt management reduces risk.
- Planning and good decisions help achieve goals.
- All four areas work together for financial well-being and a secure future.

BIG IDEA

A financially responsible person understands systems, manages money and risk wisely, and plans for the future.•
These decisions support personal well-being and a strong, fair society.

REMEMBER: Financial literacy empowers you to understand your choices, manage your money, and plan for the future with confidence.

Financial Literacy Grades 7–9 Concept Map



This concept map is one of the many possible ways to organize these concepts.

FINANCIAL LITERACY (Grades 7–9)

GRADE 7 Building Financial Foundations

Employment
- Employer
- Employee
- Employment Agreement
- Full-time / Part-time Casual / Temporary

Employment Income
- Wages
- Salary
- Commission
- Gratuity
- Gross Income
- Net Income

Taxes & Deductions
- Income Tax
- CPP
- EI
- Union Dues
- Progressive Taxation

Money Management
- Budget
- Financial Goals
- Financial Trade-offs
- Financial Security

GRADE 8 Building Financial Understanding

Employment Compensation & Careers
- Total Compensation
- Non-monetary Benefits
- Working Conditions
- Promotion Opportunities

Society & Public Finance
- Social Contract
- Public Services
- Tax Systems
  - Progressive Taxation
  - Flat Taxation
  - Regressive Taxation

Personal Financial Management
- Cost
- Fixed Costs
- Variable Costs
- Budget Refinement
- Financial Security

Saving, Interest & Investing
- Principal
- Interest (Simple)
- Interest (Compound)
- Saving
- Investing
  - Risk
  - Return

GRADE 9 Applying Financial Systems

Canada's Tax System
- Tax Return
- Taxable Income
- Tax Credits
  - Government Benefits & Programs
- Tax Deductions
- CRA & Tax Refunds

Registered Savings & Long-Term Planning
- TFSA
- RRSP
- Contribution Room
- Retirement Planning
- Investment Growth

Credit & Debt Management
- Credit Score
- Credit Report
- Debt-to-Income Ratio
- Predatory Lending
  - Avalanche Method
  - Snowball Method

Long-Term Financial Planning & Decision Making
- Financial Planning
- Opportunity Cost
- Financial Risk
  - Informed & Responsible Financial Decisions
- Financial Goals
- Financial Security

Foundations Across All Grades
- Financial Literacy Skills
- Goal Setting & Responsibility
- Decision Making & Problem Solving
- Evaluating Information
- Ethical & Informed Financial Choices

LEGEND
- 🟦 Grade 7 Concepts
- 🟩 Grade 8 Concepts
- 🟧 Grade 9 Concepts
- - - Connections Across Grades
- — Part of / Composed of
- → Leads to / Supports

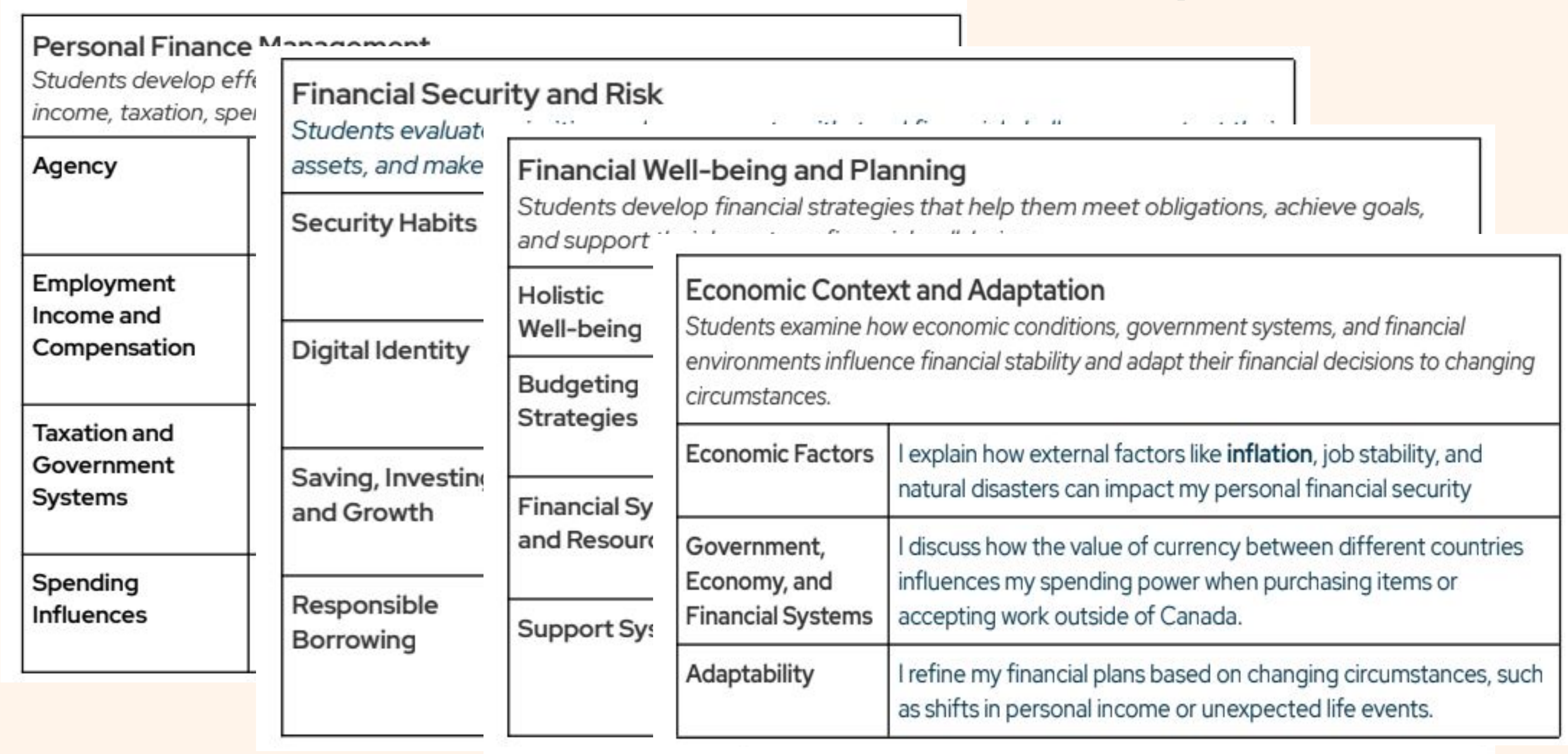
Concept Map

What are progressions?

Financial Literacy ensures students are prepared with the relevant and timely learning opportunities required to transition into meaningful and sustainable pathways in post-secondary education and the workforce. Financial Literacy **progressions are combinations of knowledge, skills, and characteristics that students may demonstrate by the end of the divisional age range.**

[Financial Literacy Progressions]

Financial Literacy Progressions – a sample



Personal Finance Management

Students develop effe
income, taxation, spe

Agency

Employment Income and Compensation

Taxation and Government Systems

Spending Influences

Financial Security and Risk

Students evaluat
assets, and make

Security Habits

Digital Identity

Saving, Investin
and Growth

Responsible Borrowing

Financial Well-being and Planning

Students develop financial strategies that help them meet obligations, achieve goals, and support

Holistic Well-being

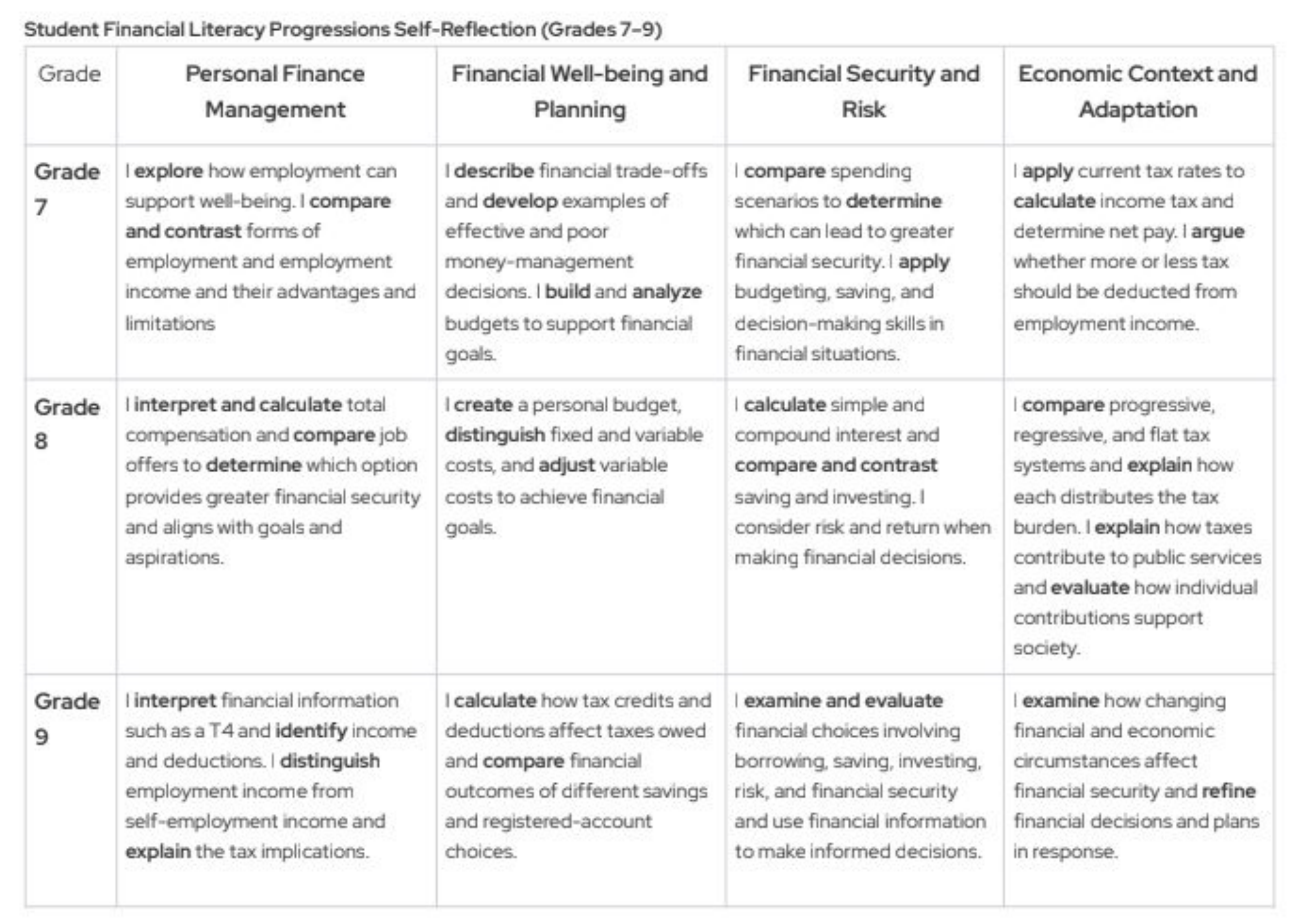
Budgeting Strategies

Financial Sy
and Resour

Support Sys

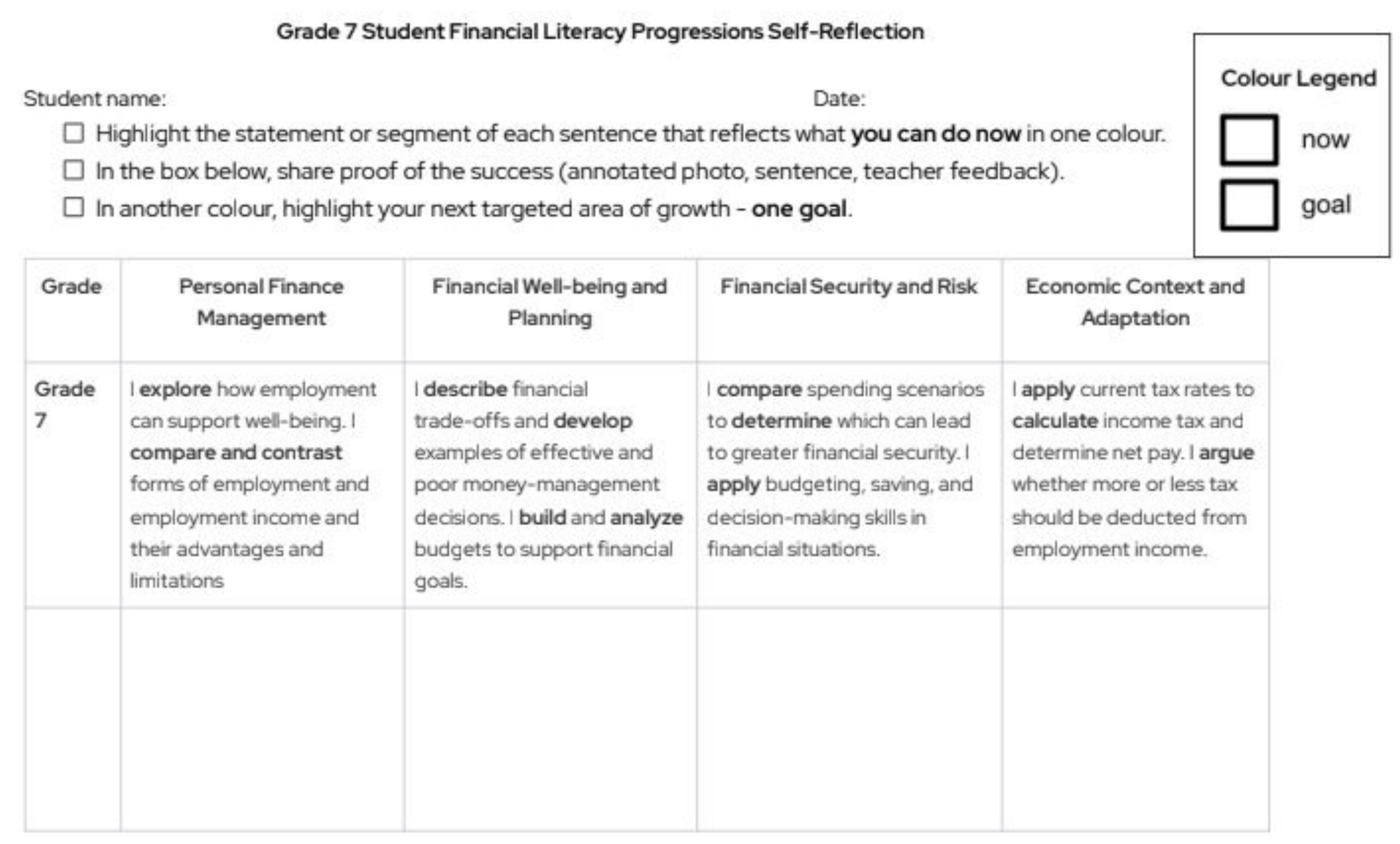
Economic Context and Adaptation *Students examine how economic conditions, government systems, and financial environments influence financial stability and adapt their financial decisions to changing circumstances.*	
Economic Factors	I explain how external factors like **inflation**, job stability, and natural disasters can impact my personal financial security
Government, Economy, and Financial Systems	I discuss how the value of currency between different countries influences my spending power when purchasing items or accepting work outside of Canada.
Adaptability	I refine my financial plans based on changing circumstances, such as shifts in personal income or unexpected life events.

Student version



Student Financial Literacy Progressions Self-Reflection (Grades 7–9)

Grade	Personal Finance Management	Financial Well-being and Planning	Financial Security and Risk	Economic Context and Adaptation
Grade 7	I **explore** how employment can support well-being. I **compare and contrast** forms of employment and employment income and their advantages and limitations	I **describe** financial trade-offs and **develop** examples of effective and poor money-management decisions. I **build** and **analyze** budgets to support financial goals.	I **compare** spending scenarios to **determine** which can lead to greater financial security. I **apply** budgeting, saving, and decision-making skills in financial situations.	I **apply** current tax rates to **calculate** income tax and determine net pay. I **argue** whether more or less tax should be deducted from employment income.
Grade 8	I **interpret and calculate** total compensation and **compare** job offers to **determine** which option provides greater financial security and aligns with goals and aspirations.	I **create** a personal budget, **distinguish** fixed and variable costs, and **adjust** variable costs to achieve financial goals.	I **calculate** simple and compound interest and **compare and contrast** saving and investing. I consider risk and return when making financial decisions.	I **compare** progressive, regressive, and flat tax systems and **explain** how each distributes the tax burden. I **explain** how taxes contribute to public services and **evaluate** how individual contributions support society.
Grade 9	I **interpret** financial information such as a T4 and **identify** income and deductions. I **distinguish** employment income from self-employment income and **explain** the tax implications.	I **calculate** how tax credits and deductions affect taxes owed and **compare** financial outcomes of different savings and registered-account choices.	I **examine and evaluate** financial choices involving borrowing, saving, investing, risk, and financial security and use financial information to make informed decisions.	I **examine** how changing financial and economic circumstances affect financial security and **refine** financial decisions and plans in response.



Grade 7 Student Financial Literacy Progressions Self-Reflection

Student name: Date:

☐ Highlight the statement or segment of each sentence that reflects what **you can do now** in one colour.
☐ In the box below, share proof of the success (annotated photo, sentence, teacher feedback).
☐ In another colour, highlight your next targeted area of growth - **one goal**.

Colour Legend

☐ now
☐ goal

Grade	Personal Finance Management	Financial Well-being and Planning	Financial Security and Risk	Economic Context and Adaptation
Grade 7	I **explore** how employment can support well-being. I **compare and contrast** forms of employment and employment income and their advantages and limitations	I **describe** financial trade-offs and **develop** examples of effective and poor money-management decisions. I **build** and **analyze** budgets to support financial goals.	I **compare** spending scenarios to **determine** which can lead to greater financial security. I **apply** budgeting, saving, and decision-making skills in financial situations.	I **apply** current tax rates to **calculate** income tax and determine net pay. I **argue** whether more or less tax should be deducted from employment income.

Student Financial Literacy Progression Self Assessment (Grades 7-9)

SCHOOL TIMETABLE

TIME	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
7:00-8:00					
8:00-9:00					
9:00-10:00					
10:00-11:00					
1:00-2:00					
2:00-3:00					
3:00-4:00					
4:00-5:00					

CEFL is a 50 hour core course. Sample schedules will be provided.

The calculations contained are based on sample minutes dedicated to option times in various schools schedules. Most schools used a version of a quarterly system, two in each semester.

Assumptions for approximate times: 90 days/semester; 45 days per quarter; 38 weeks/year

Semestered System – Quarter of a Year (1 term)

60 minutes every second day x 45 days = 45 hours

80 minutes every second day x 45 days = 60 hours

45 minutes/day x 45 days = 33.75 hours

Semestered System – Half of a Year (2 terms)

160 min/week x 19 weeks = 50 hours

120 minutes/week x 19 weeks = 38 hours

80 minutes/week x 19 weeks = 25 hours

Friday STEM/Cross Curricular Learning – every Friday (4 terms)

80 minutes/Friday x 38 weeks = 50 hours

Note: For schedules short of hours, **Cross Curricular** planning with math could include up to **10 hours** of **Mathematics/Financial Literacy** cross curricular instruction and work + a culminating **performance based assessment** of approximately 5-6 hours yielding an **approximate 50 hour** course.

Cross Curricular Connections
Careers 7 and Financial Literacy

Career Education Outcome	Financial Literacy Outcome	Shared Skills & Procedures	Sample Integrated Learning Experience	Assessment Focus
Explore self-image in relation to career aspirations	Investigate personal finance	Explore employment income; discuss spending influences; set goals	Students research entry-level salary for a career of interest and create a simple monthly budget	Ability to connect career income to spending decisions
Engage in conversations about careers	Explore types of employment income	Relate personal experiences to financial decisions	Career interview + income reflection activity	Reflection quality & income understanding
Set career goals	Discuss influence of income on decisions	Describe factors influencing employment income	“If I choose this career, can I afford this lifestyle?” project	Budget accuracy + reasoning
Examine beliefs, interests, values	Discuss influences on spending	Analyze needs vs wants	Lifestyle choice comparison based on different income levels	Decision justification

Cross Curricular Connections
Careers 8 and Financial Literacy

Career Education Outcome	Financial Literacy Outcome	Shared Skills & Procedures	Sample Integrated Learning Experience	Assessment Focus
Relate self-awareness to career goals	Identify strategies for financial well-being	Apply budgeting strategies; set short/long-term goals	Students create a financial plan based on projected career income	Budget modeling & goal planning
Create course plan for high school transition	Plan for financial goals	Reverse budgeting; determine required savings	Students model saving for post-secondary education	Multi-step financial modeling
Review and refine career goals	Adjust budgets based on income changes	Apply proportional reasoning	Career income fluctuation simulation	Ability to adjust financial plan
Share findings of career information	Explore financial institutions	Compare financial products	Compare savings account options tied to career income	Analytical reasoning

Cross Curricular Connections
Careers 9 and Financial Literacy

Career Education Outcome	Financial Literacy Outcome	Shared Skills & Procedures	Sample Integrated Learning Experience	Assessment Focus
Develop career plans	Examine financial security	Analyze investments; evaluate risk	“Financial Life at 25” simulation based on chosen career	Long-term financial reasoning
Research educational requirements	Explore credit & financial products	Model loan repayment	Student loan & repayment modeling project	Equation modeling & explanation
Investigate career pathways	Analyze financial security habits	Compare financial scenarios	Renting vs buying simulation	Risk evaluation
Relate career clusters to program plans	Discuss factors impacting financial security	Evaluate social & environmental factors	Income vs cost-of-living regional comparison	Multi-factor analysis

Cross Curricular Connections
Math 7 and Financial Literacy

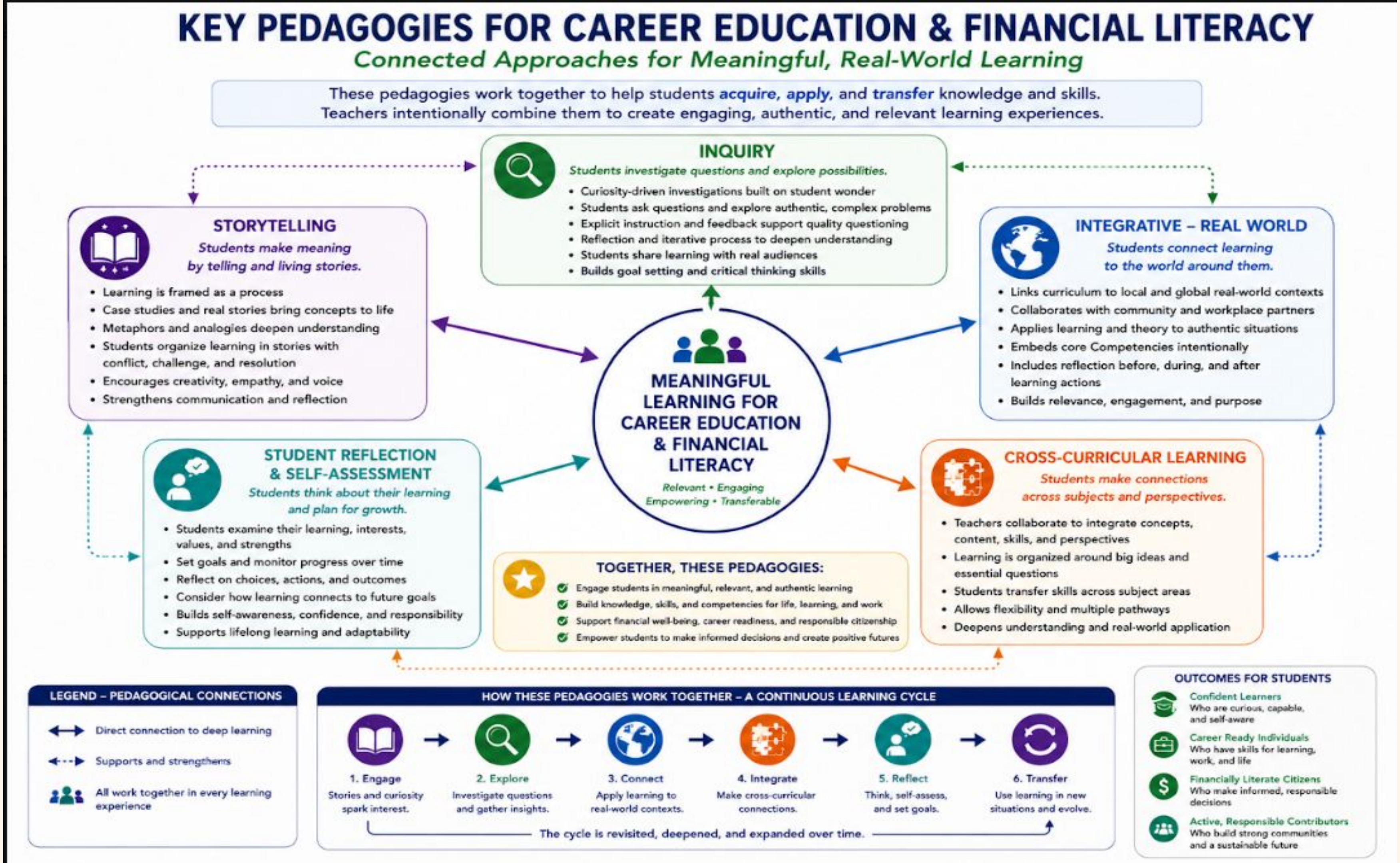
Math Outcome (Gr 7)	Math Skills & Procedures	Financial Literacy Outcome (Gr 7)	FL Skills & Procedures	Where They Can Be Taught Together
Operations with Integers	Add/subtract integers; model gains/losses	Investigate personal finance	Discuss income, deductions, spending influences	Gross vs Net Income unit; tracking bank balances
Percent & Proportional Reasoning	Determine percent of quantity; solve percent problems	Investigate personal finance	Explore employment income; economizing; currency exchange	Discounts, tax, and exchange rate comparisons
Ratios & Unit Rates	Determine unit rate; compare proportional relationships	Investigate personal finance	Investigate ways to economize	Unit pricing and consumer decision-making
Multi-Step Problem Solving	Model real-world contexts	Investigate personal finance	Relate personal experiences to financial decisions	Monthly budgeting simulations

Cross Curricular Connections
Math 8 and Financial Literacy

Math Outcome (Gr 8)	**Math Skills & Procedures**	**Financial Literacy Outcome (Gr 8)**	**FL Skills & Procedures**	**Where They Can Be Taught Together**
Rational Number Operations	Multi-step decimal & fraction operations	Identify strategies for financial well-being	Apply budgeting strategies; adjust budgets	Budget adjustment when income changes
Percent Increase/ Decrease	Solve percent growth & reduction problems	Identify strategies for financial well-being	Reverse budgeting; determine short/long-term goals	Savings goal modeling
Proportional Relationships	Determine constant of proportionality	Identify strategies for financial well-being	Explore financial institutions & services	Comparing savings accounts
Data & Representation	Interpret graphs & tables	Identify strategies for financial well-being	Track financial habits	Spending tracking & financial habit analysis

Cross Curricular Connections
Math 9 and Financial Literacy

Math Outcome (Gr 9)	**Math Skills & Procedures**	**Financial Literacy Outcome (Gr 9)**	**FL Skills & Procedures**	**Where They Can Be Taught Together**
Exponents & Powers	Apply exponent laws; model exponential growth	Examine financial security	Discuss investment products; volatility	Compound interest & investment growth
Linear Equations	Model and solve single-variable equations	Examine financial security	Explore credit & debt management	Loan repayment modeling
Inequalities	Solve inequalities; represent constraints	Examine financial security	Analyze financial security habits	Budget constraints & savings goals
Algebraic Modeling	Represent real-world situations	Examine financial security	Explain factors impacting financial security	Long-term financial planning simulations



KEY PEDAGOGIES FOR CAREER EDUCATION & FINANCIAL LITERACY

Connected Approaches for Meaningful, Real-World Learning

These pedagogies work together to help students **acquire**, **apply**, and **transfer** knowledge and skills.
Teachers intentionally combine them to create engaging, authentic, and relevant learning experiences.

INQUIRY

Students investigate questions and explore possibilities.

- Curiosity-driven investigations built on student wonder
- Students ask questions and explore authentic, complex problems
- Explicit instruction and feedback support quality questioning
- Reflection and iterative process to deepen understanding
- Students share learning with real audiences
- Builds goal setting and critical thinking skills

STORYTELLING

Students make meaning by telling and living stories.

- Learning is framed as a process
- Case studies and real stories bring concepts to life
- Metaphors and analogies deepen understanding
- Students organize learning in stories with conflict, challenge, and resolution
- Encourages creativity, empathy, and voice
- Strengthens communication and reflection

INTEGRATIVE – REAL WORLD

Students connect learning to the world around them.

- Links curriculum to local and global real-world contexts
- Collaborates with community and workplace partners
- Applies learning and theory to authentic situations
- Embeds core Competencies intentionally
- Includes reflection before, during, and after learning actions
- Builds relevance, engagement, and purpose

MEANINGFUL LEARNING FOR CAREER EDUCATION & FINANCIAL LITERACY

Relevant • Engaging
Empowering • Transferable

STUDENT REFLECTION & SELF-ASSESSMENT

Students think about their learning and plan for growth.

- Students examine their learning, interests, values, and strengths
- Set goals and monitor progress over time
- Reflect on choices, actions, and outcomes
- Consider how learning connects to future goals
- Builds self-awareness, confidence, and responsibility
- Supports lifelong learning and adaptability

CROSS-CURRICULAR LEARNING

Students make connections across subjects and perspectives.

- Teachers collaborate to integrate concepts, content, skills, and perspectives
- Learning is organized around big ideas and essential questions
- Students transfer skills across subject areas
- Allows flexibility and multiple pathways
- Deepens understanding and real-world application

TOGETHER, THESE PEDAGOGIES:

- ✓ Engage students in meaningful, relevant, and authentic learning
- ✓ Build knowledge, skills, and competencies for life, learning, and work
- ✓ Support financial well-being, career readiness, and responsible citizenship
- ✓ Empower students to make informed decisions and create positive futures

LEGEND – PEDAGOGICAL CONNECTIONS

- ⟷ Direct connection to deep learning
- ◀--▶ Supports and strengthens
- All work together in every learning experience

HOW THESE PEDAGOGIES WORK TOGETHER – A CONTINUOUS LEARNING CYCLE

1. Engage – Stories and curiosity spark interest.
2. Explore – Investigate questions and gather insights.
3. Connect – Apply learning to real-world contexts.
4. Integrate – Make cross-curricular connections.
5. Reflect – Think, self-assess, and set goals.
6. Transfer – Use learning in new situations and evolve.

The cycle is revisited, deepened, and expanded over time.

OUTCOMES FOR STUDENTS

Confident Learners
Who are curious, capable, and self-aware

Career Ready Individuals
Who have skills for learning, work, and life

Financially Literate Citizens
Who make informed, responsible decisions

Active, Responsible Contributors
Who build strong communities and a sustainable future

Key Pedagogies for Career Education & Financial Literacy

Surface (acquire) - Deep (apply) - Transfer (adapt): How might you engage students as they move from acquiring concepts to applying them, making connections between concepts in supported deep practice (new scenarios, relationships) and offer new scenarios for independent transfer?

Storytelling

- emphasizes learning as the process (rather than a score), which is important as career and financial literacy are growth focused with much opportunity for change
- examines relevant case studies; practices connecting metaphors and analogies to deepen understanding and possibilities
- guides students to organize learning in stories: a conflict and its resolution, an inquiry and its solution (discovery & invention), a mystery or intrigue that is to be solved, modelling elements of narrative structure (such as conflict, resolution, and reflection) to help students explore, develop, and practice critical competencies

Inquiry

- Curiosity-Driven Investigation: leverages student wonder, teaching students to ask questions and participate in guided & independent investigation of authentic, complex, open-ended questions and problems
- Explicit instruction and feedback: develops student abilities to ask quality questions, determine what needs to be learned, which credible sources are required, and to share their learning with real audiences
- Reflective, iterative process: structured, scheduled time for reflection, goal setting and skill building

Student Reflection & Self-Assessment

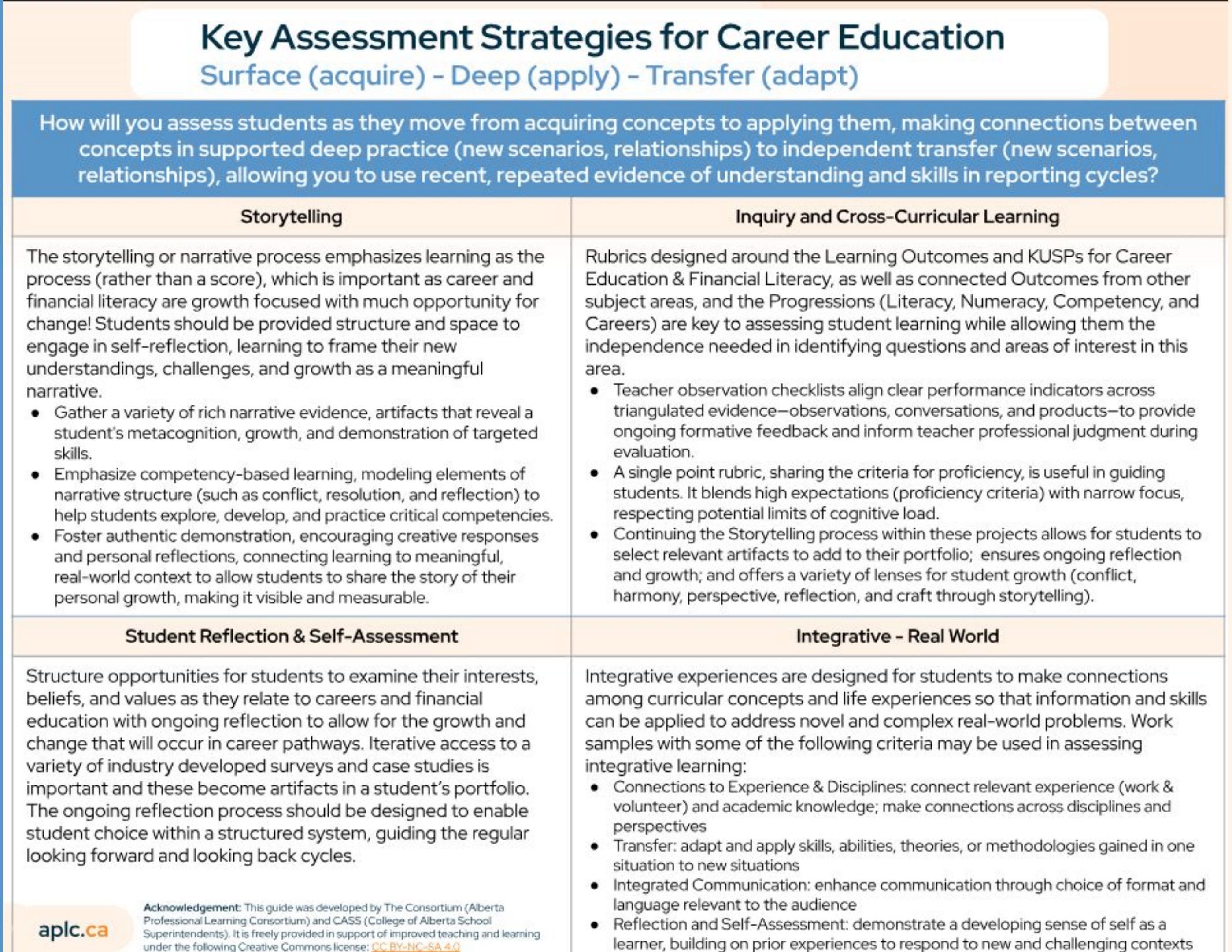
- student examines their own learning, interests, beliefs, gifts, values, and how they align with potential career paths and financial decisions in scheduled ‘looking forward and looking back’ reflection cycles
- student reflects on how they can evolve their skills for real world application and contribute to their communities as they consider their evolving career aspirations and financial processes

Integrative - Real World

- connects curricular outcomes with local and global real-world applications, community issues, and/or challenges in the workplace
- emphasizes the learning and theory, as well as broader curriculum connections with clear outcomes and evaluation expectations
- intentionally incorporates the student Competencies
- embeds a rigorous and critical reflection process, before, during, and after the learning engagement

Cross-Curricular Learning

- Content: aligned, authentic concepts from multiples subjects are integrated into a cohesive learning experience through intentional teacher collaboration
- Cognition: deep thinking and essential, transferable skills are intentionally developed in the planning
- Communication: identified discipline specific vocabulary and common content language is modeled, taught, and practiced as students examine and create relevant authentic materials, such as newspapers, stories, websites, documentaries, audio recordings, videos, real-life scenarios and case studies that expose learners to real-world language usage and reinforce language learning across subjects
- Connections: comparisons, connections, and reflections to help students understand the learning and how other people perceive the concepts and language



Key Assessment Strategies for Career Education

Surface (acquire) - Deep (apply) - Transfer (adapt)

How will you assess students as they move from acquiring concepts to applying them, making connections between concepts in supported deep practice (new scenarios, relationships) to independent transfer (new scenarios, relationships), allowing you to use recent, repeated evidence of understanding and skills in reporting cycles?

Storytelling

The storytelling or narrative process emphasizes learning as the process (rather than a score), which is important as career and financial literacy are growth focused with much opportunity for change! Students should be provided structure and space to engage in self-reflection, learning to frame their new understandings, challenges, and growth as a meaningful narrative.

- Gather a variety of rich narrative evidence, artifacts that reveal a student's metacognition, growth, and demonstration of targeted skills.
- Emphasize competency-based learning, modeling elements of narrative structure (such as conflict, resolution, and reflection) to help students explore, develop, and practice critical competencies.
- Foster authentic demonstration, encouraging creative responses and personal reflections, connecting learning to meaningful, real-world context to allow students to share the story of their personal growth, making it visible and measurable.

Inquiry and Cross-Curricular Learning

Rubrics designed around the Learning Outcomes and KUSPs for Career Education & Financial Literacy, as well as connected Outcomes from other subject areas, and the Progressions (Literacy, Numeracy, Competency, and Careers) are key to assessing student learning while allowing them the independence needed in identifying questions and areas of interest in this area.

- Teacher observation checklists align clear performance indicators across triangulated evidence—observations, conversations, and products—to provide ongoing formative feedback and inform teacher professional judgment during evaluation.
- A single point rubric, sharing the criteria for proficiency, is useful in guiding students. It blends high expectations (proficiency criteria) with narrow focus, respecting potential limits of cognitive load.
- Continuing the Storytelling process within these projects allows for students to select relevant artifacts to add to their portfolio; ensures ongoing reflection and growth; and offers a variety of lenses for student growth (conflict, harmony, perspective, reflection, and craft through storytelling).

Student Reflection & Self-Assessment

Structure opportunities for students to examine their interests, beliefs, and values as they relate to careers and financial education with ongoing reflection to allow for the growth and change that will occur in career pathways. Iterative access to a variety of industry developed surveys and case studies is important and these become artifacts in a student's portfolio. The ongoing reflection process should be designed to enable student choice within a structured system, guiding the regular looking forward and looking back cycles.

Integrative - Real World

Integrative experiences are designed for students to make connections among curricular concepts and life experiences so that information and skills can be applied to address novel and complex real-world problems. Work samples with some of the following criteria may be used in assessing integrative learning:

- Connections to Experience & Disciplines: connect relevant experience (work & volunteer) and academic knowledge; make connections across disciplines and perspectives
- Transfer: adapt and apply skills, abilities, theories, or methodologies gained in one situation to new situations
- Integrated Communication: enhance communication through choice of format and language relevant to the audience
- Reflection and Self-Assessment: demonstrate a developing sense of self as a learner, building on prior experiences to respond to new and challenging contexts

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Acknowledgement: This guide was developed by The Consortium (Alberta Professional Learning Consortium) and CASS (College of Alberta School Superintendents). It is freely provided in support of improved teaching and learning under the following Creative Commons license: CC BY-NC-SA 4.0

Financial Literacy Assessment/Evaluation Rubric

This guide supports assessment and evaluation of Grade 7–9 Financial Literacy outcomes. Grade-level Learning Outcomes and Skills & Procedures provide the basis for assessment and evaluation.

The Financial Literacy Progressions may be used alongside curriculum evidence to help teachers monitor growth over time and provide descriptive feedback. The Progressions are not intended to be graded.

Financial Literacy Assessment Defining Criteria (Grades 7-9)	
Level	Descriptor
Emerging	Demonstrates limited understanding; relies on prompts.
Developing	Demonstrates partial understanding; some independence.
Proficient	Meets grade level expectations independently and consistently.
Extending	Extends expectations, applies thinking in new contexts.

Financial Literacy - Personal Finance Management (Grades 7-9)	
Level	Descriptor
Emerging	Recognizes some factors that influence personal financial decisions with support.
Developing	Describes relationships among income, compensation, taxation, spending, and financial decisions with some independence.
Proficient	Applies grade-level financial knowledge and skills to make and explain informed personal financial decisions.
Extending	Analyzes multiple factors affecting financial decisions and evaluates their implications across situations.

Acknowledgement: This guide was developed by The Consortium (Alberta Professional Learning Consortium) and CASS (College of Alberta School Superintendents). It is freely provided in support of improved teaching and learning under the following Creative Commons license: CC BY-NC-SA 4.0

Inquiry-based Learning

Definition:

An approach where students' questions, ideas, and observations drive the learning. Educators guide the process, creating a respectful culture where ideas are challenged, tested, and refined.

Teaching Tip:

Pose open-ended questions like, *"How is problem-solving applied to financial literacy?"* and guide students to research and reflect.

Why It Works:

- Builds critical thinking and collaboration
- Encourages student agency and curiosity
- Fosters active rather than passive learning

Sample Inquiry Based Learning

Topic: “Is Buying Now or Saving Later the Better Financial Choice?”

Driving Question (Student-Focused)

“If I want a $500 gaming system, should I buy it now using credit or save for it first?”

This question is:

- Open-ended
- Realistic
- Connected to students’ lives
- Naturally requires problem-solving

How the Inquiry Process Unfolds

Financial Literacy Assessment/Evaluation Rubric Rubric

(Grades 7–9)

Level	Descriptor
Emerging	Demonstrates limited understanding; relies on prompts.
Developing	Demonstrates partial understanding; some independence.
Proficient	Meets expectations independently and consistently.
Extending	Extends expectations, applies thinking in new contexts.

Financial Literacy – Teacher Assessment Tool

Financial Literacy - Personal Finance Management (Grades 7-9)

Level	Descriptor
Emerging	Recognizes some factors that influence personal financial decisions with support.
Developing	Describes relationships among income, compensation, taxation, spending, and financial decisions with some independence.
Proficient	Applies grade-level financial knowledge and skills to make and explain informed personal financial decisions.
Extending	Analyzes multiple factors affecting financial decisions and evaluates their implications across situations.

Financial Literacy - Financial Well-being and Planning (Grades 7-9)

Level	Descriptor
Emerging	Recognizes that planning and financial choices can affect financial well-being.
Developing	Describes strategies and resources that can support financial planning and goals.
Proficient	Applies grade-level planning strategies to manage financial priorities and work toward financial goals.
Extending	Evaluates financial strategies and adjusts plans in response to goals, priorities, or changing circumstances.

Financial Literacy - Financial Security and Risk (Grades 7-9)

Level	Descriptor
Emerging	Recognizes some factors that can affect financial security and risk with support.
Developing	Describes financial risks and strategies that may help protect financial security.
Proficient	Applies grade-level knowledge and skills to analyze financial risk and make decisions that support financial security.
Extending	Analyzes multiple financial risks and evaluates strategies and consequences across different situations.

Financial Literacy - Economic Context and Adaptation(Grades 7-9)

Level	Descriptor
Emerging	Recognizes that external circumstances can affect personal financial decisions.
Developing	Describes how economic, government, or personal circumstances can affect financial choices and security.
Proficient	Applies grade-level financial knowledge and skills to make informed decisions in response to changing circumstances.
Extending	Analyzes changing financial or economic conditions and evaluates how financial decisions or plans should be adapted.

Financial Literacy: Self-Assessment

Grade	Personal Finance Management	Financial Well-being and Planning	Financial Security and Risk	Economic Context and Adaptation
Grade 7	I **recognize** different ways people earn money (Income sources (wages, salary, entrepreneurship) I **recognize** how money is used for spending and saving (Expenses and saving behaviours) I **explore** how my choices affect how money is spent (Spending decisions and influences) I **explore** simple ways to manage money responsibly (Basic money management strategies)	I **recognize** that planning helps manage money over time. (Introduction to financial planning) I **recognize** how saving can help meet future needs and wants. (Saving for goals) I **explore** simple ways to plan for spending and saving. (Basic budgeting concepts) I **explore** how financial choices affect my well-being. (Financial well-being awareness)	I **recognize** ways personal information is used in financial situations. I **recognize** that sharing personal information can have risks. I **explore** ways to keep my money and information safe. I **explore** simple situations where financial choices may involve risk.	I **recognize** that goods and services have different values I **recognize** that prices can change in different situations I **explore** how people make choices based on cost and value I **explore** how economic factors affect everyday decisions

Student Self-Assessment / Reflection Tool

Designing a Community Skate Park

Welcome to the design team! Your community has officially secured a **600-square-meter plot of land**, and they have chosen **you** to architect the ultimate skate park. This is your chance to transform a 30-meter by 20-meter space into a local landmark. You have a strict budget of $2,000 to bring your vision to life, but you cannot build everything, so every choice counts.

As the lead designer, you must use math to calculate the area of your features and manage your costs using a strict formula: **Cost = Area × Rate**. Remember, a great park isn't just about the obstacles; you must also respect the land and the environment around you.
Use your **Budget Tracker** to apply unit rates and prove that your design is both affordable and optimized. Get ready to plan, create, and refine a professional blueprint that balances cost and value. The neighborhood is waiting—it's time to pick up your ruler and start designing!

DESIGN A COMMUNITY SKATE PARK:
A Math & Design Challenge

THE CHALLENGE

Designing for the Community.

Your mission is to create a functional, engaging skate park that serves the needs of local residents.

Respect the Land

Design with the environment in mind; ensure your footprint is sustainable and respectful of the local ecosystem.

YOUR LAND

30m × 20m Total Area

You are limited to a rectangular plot of land totaling 600 square meters.

Fit the Space

Every feature you choose must fit within these dimensions without overlapping or exceeding the boundary.

YOUR BUDGET

$2,000
Maximum Budget

This is a hard cap; "You cannot build everything," so choose your features wisely.

Stay Under Budget

Successful designs must provide high value to the community without exceeding the total financial limit.

FEATURES

Feature Pricing

Costs are calculated per square meter, requiring precise unit rate multiplication for your design.

Maintain a commitment to "Respect the Land" throughout your design process.

Ramp	$12/m²
Rail	$8/m²
Bowl	$15/m²

Designing a Community Skate Park

[Edutopia: Teaching students to ask productive questions]

[Student Self-Reflection Rubric]

[Community Skate Park Design: Cost Analysis (Budget Tracker)]

[Skate Park Assessment Rubric]

[Designing a Community Skate Park - Teacher Support Document]

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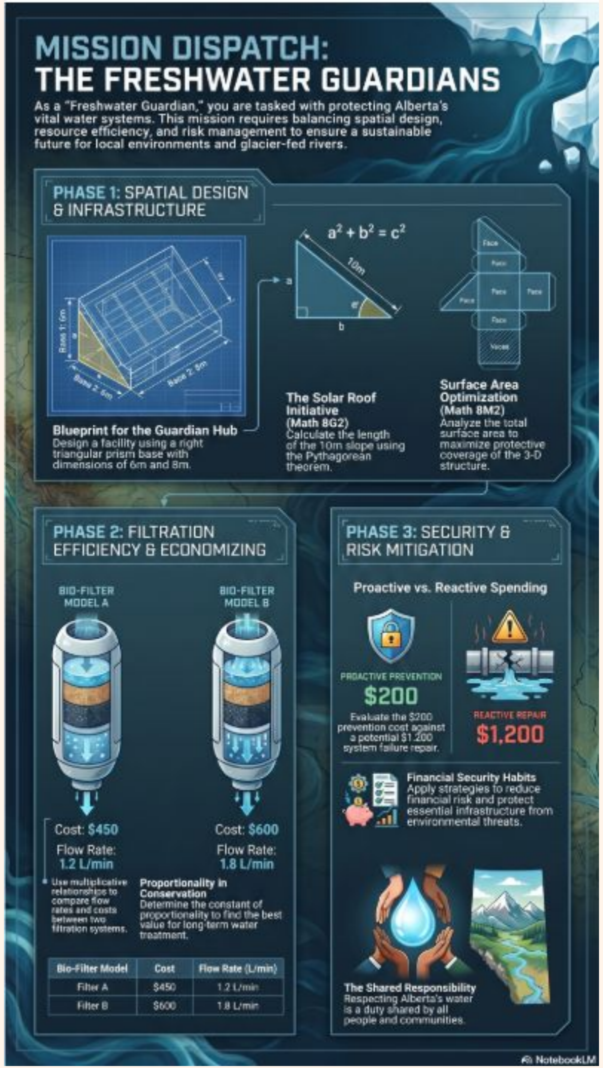
NotebookLM

Mission Dispatch: The Freshwater Guardians and the Floating Station Challenge Grade 8

ALBERTA LAKES — Alberta's freshwater ecosystems are under threat, and a team of specialized researchers has been called in to lead a critical investigation. The mission: to monitor water quality and combat the rising risk of lake acidity without disturbing the delicate life on the lakebed. To do this, the team is deploying the **Floating Aquatic Research Station (FARS)**—a state-of-the-art, off-grid laboratory. However, completing the mission requires more than just scientific curiosity; it requires precise **spatial design**, **economical operations**, and **proactive risk management**.

Phase 1: Designing the Hub of Innovation

The success of FARS depends on its physical structure. To maintain **stewardship** of the environment, the station must float, adhering to the core principle of **Respecting the Land**. The research platform is engineered as a **right triangular prism**. Engineers have designed the triangular base with two shorter sides measuring **6 m and 8 m**. Before the team can board, they must determine the length of the **hypotenuse** to ensure safety railings are perfectly fitted around the perimeter to protect researchers from the deep water. Additionally, the station's energy comes entirely from the sun. The team needs to calculate the **total surface area** of the 10-meter-long rectangular roof to determine how many solar panels can be installed to power their equipment.



As a "Freshwater Guardian," you are tasked with protecting Alberta's vital water systems. This mission requires balancing spatial design, resource efficiency, and risk management to ensure a sustainable future for local environments and glacier-fed rivers.

Blueprint for the Guardian Hub
Design a facility using a right triangular prism base with dimensions of 6m and 8m.

The Solar Roof Initiative (Math 8G2)
Calculate the length of the 10m slope using the Pythagorean theorem.

Surface Area Optimization (Math 8M2)
Analyze the total surface area to maximize protective coverage of the 3-D structure.

Use multiplicative relationships to compare flow rates and costs between two filtration systems.

Proportionality in Conservation
Determine the constant of proportionality to find the best value for long-term water treatment.

Bio-Filter Model	Cost	Flow Rate (L/min)
Filter A	$450	1.2 L/min
Filter B	$600	1.8 L/min

Evaluate the $200 prevention cost against a potential $1,200 system failure repair.

Financial Security Habits
Apply strategies to reduce financial risk and protect essential infrastructure from environmental threats.

The Shared Responsibility
Respecting Alberta's water is a duty shared by all people and communities.

Mission Dispatch: The Freshwater Guardians and the Floating Station Challenge

Phase 2: The Efficiency Equation

A research station is only as good as its life-support systems. To stay on-site for weeks at a time, the team needs a natural bio-filter to produce clean water. With a limited research grant, the team must practice **economizing**—a strategy to make their funding "go further" by comparing the **unit rates** of available technology.

Two systems are currently under review:

- **System A:** Costs $450 and filters 1.2 liters per minute.
- **System B:** Costs $600 and filters 1.8 liters per minute.

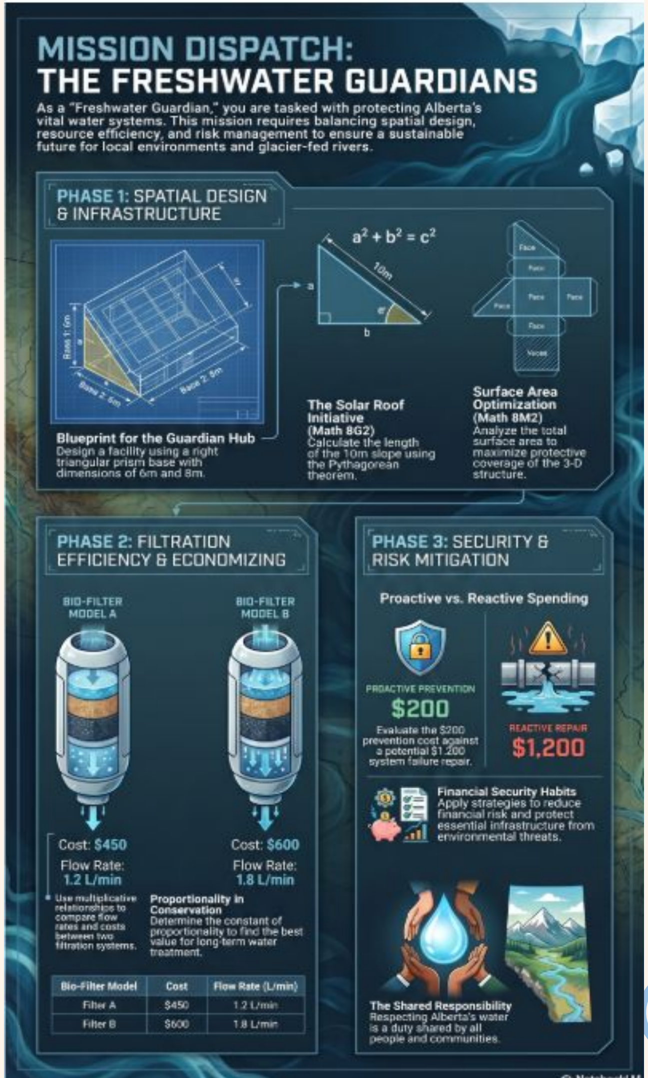
The researchers must identify the **constant of proportionality** (the cost per liter per minute) for each system to decide which one offers the best long-term value for the project's budget.

Phase 3: Defending the Investment

As the investigation proceeds, new **environmental factors** have come to light. Data suggests a high probability of a "spike" in lake acidity, which could corrode the station's underwater sensors. If the sensors are damaged, the team faces a staggering **$1,200 repair bill**.

This is where **Security Habits** become vital. The team has the option to invest **$200 now** in a proactive protective coating for the sensors. The researchers must decide if this "insurance" is a responsible way to protect their assets and ensure the **holistic well-being** of the mission, or if they should risk the high cost of a future disaster.

The Team is Waiting. The data is on the table, the designs are drawn, and the budget is tight. Are you ready to help the Freshwater Guardians finish the station and save the lake?



MISSION DISPATCH:
THE FRESHWATER GUARDIANS

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Freshwater Guardians: Floating Aquatic Research Station (FARS)

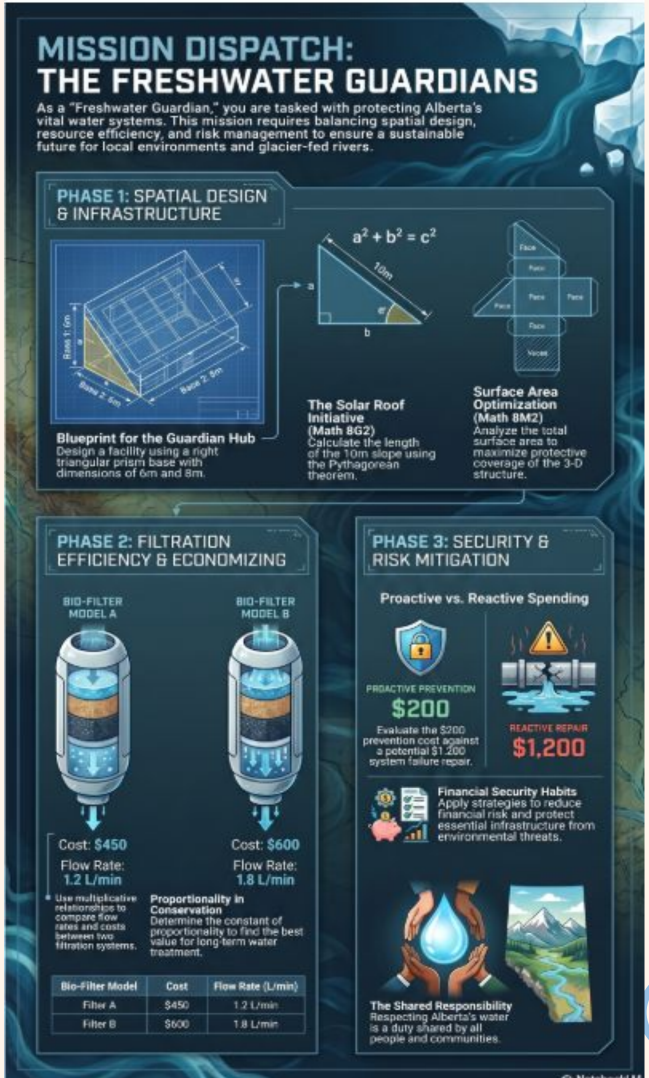
Edutopia: Teaching students to ask productive questions

Student Self-Reflection Rubric

Consolidated Mission Data Sheet (Resource)

Freshwater Guardians: Floating Aquatic Research Station (FARS) Teacher Assessment Rubric

The Floating Aquatic Research Station (FARS) Teachers Resource



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PHASE 3: SECURITY & RISK MITIGATION

Proactive vs. Reactive Spending

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Resources

https://aplc.ca – type *Financial Literacy* in the search bar

Alberta new LearnAlberta

New Learn Alberta – Resources type *Financial Literacy* in the search bar

Gr. 7: Career Education and Financial Literacy Field Testing List – Grade 7
Gr. 8: Career Education and Financial Literacy Field Testing List – Grade 8
Gr. 9: Career Education and Financial Literacy Field Testing List – Grade 9

CPA Canada – Financial Literacy Resources

CPA CHARTERED PROFESSIONAL ACCOUNTANTS CANADA

JA Northern Alberta Member of JA Canada

JA Southern Alberta Member of JA Canada

Bank of Canada

Canadian Foundation for Economic Education (CFEE)

Financial Consumer Agency of Canada (FCAC)

Practical Money Skills (Visa

ngpf NEXT GEN PERSONAL FINANCE

Next Gen Personal Finance

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

THANKS!

Any questions?

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The Consortium
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Questions?

If you have any questions about this resource or curriculum implementation professional learning opportunities, please reach out info@aplc.ca

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