

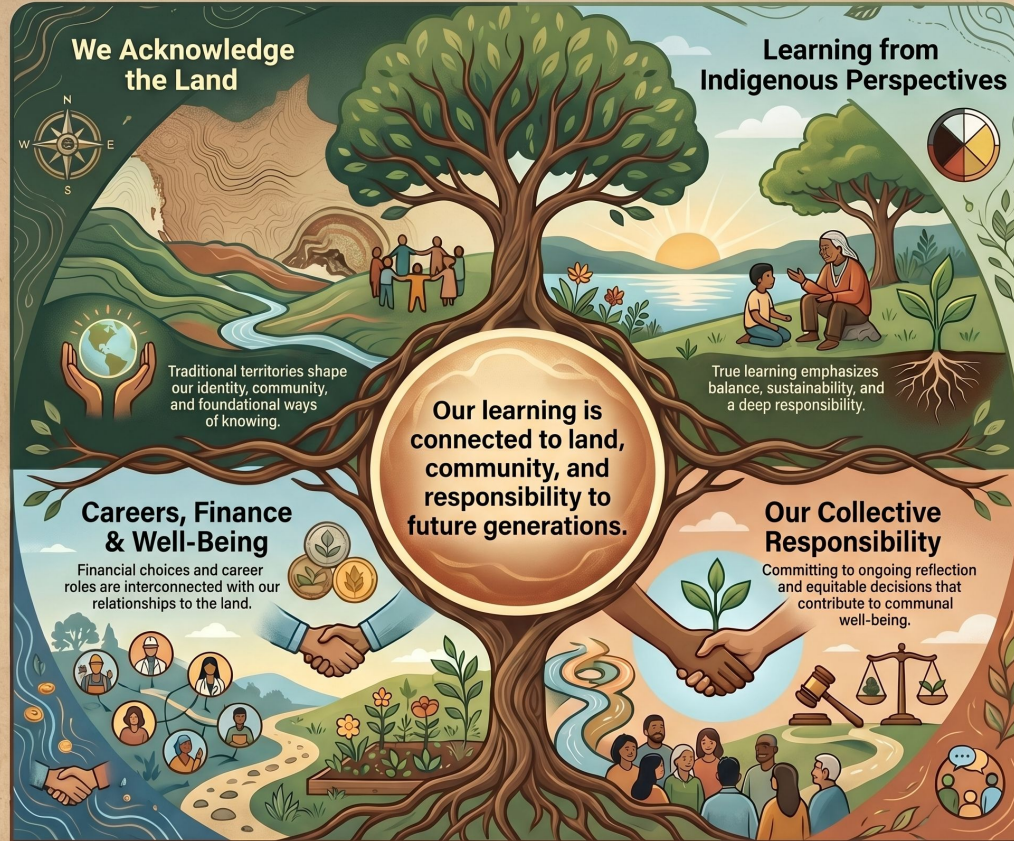
Intro to CEFL

Paul Bohnert & Chris Zarski

Date/Time: Aug 19, 2026 (2:30 pm to 3:45 pm)



Honouring the Land, Learning for the Future



What This Means for Us Today

- We think before we spend.
- We care for our community and land.
- We consider others in our decisions.
- We learn with respect.

Introduction to CEFL 7 - 9

Facilitator: Paul Bohnert and Chris Zarski

Date/Time: Aug 19, 2026 (2:30 pm to 3:45 pm)

Our Time Together Today!

- **What is CEFL & Progressions**
- **Curriculum as a Tool**
 - Architecture
 - Concepts
- **Core Curriculum Supports**
 - Pedagogy
 - Assessment
 - Exemplars
- **Thinking Flexibly**
 - Instructional hours
 - Schedules
 - reporting



Career Education



Foundations of Career Education: Empowering Life-Long Career Readiness

This resource is designed to support educators with their understanding and design of Career Education. By bringing Progressions to life through strong foundational, pedagogical, and curriculum design, this toolkit supports educators in strengthening student decision-making skills and financial habits essential for their overall well-being and future security.

Learn more about [The Foundation](#), [Complementary Curriculum Supports](#), [Core Curriculum Supports](#), [Integrating Pathways](#), [Progressions](#).



careered.aplc.ca



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**.

What is Career Education and Financial Literacy? (CEFL)



Draft Grades 7 – 9 Career Education and Financial Literacy





PROGRESSIONS

Career Education & Financial Literacy

Career Progressions



Career education 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. Career progressions are combinations of knowledge, skills, and characteristics that students may demonstrate by the end of the divisional age range.

	Division 3 (ages 12–14)	Division 4 (ages 15–18+)
Personal Career Exploration		
Students reflect on personal aspirations, beliefs about work, and influences when identifying a career pathway that aligns with their interests and skills.		
Agency	I develop career aspirations based on my goals and vision of my desired future.	I make choices that support achieving life and career goals, even when faced with challenges and career transitions.
	Division 3 (ages 12–14)	Division 4 (ages 15–18+)
Exploration	Career Pathway Planning	
	Students develop a plan for pursuing a career pathway, considering learning opportunities, labour market demands, future trends, and employment opportunities.	
Attitudes	Planning	I identify the knowledge and skills needed for career pathways of interest.
	Employment Options	I create a plan to attain the skills, education, and necessary to pursue preferred and alternative career pathways.
Influences	Changing World of Work	I consider personal preferences in employment settings, and working conditions when determining career pathways.
	Learning Opportunities	I refine plans for my career pathway based on employment opportunities, future trends, changing conditions, and labour market demands.
		I evaluate post-secondary learning opportunities based on academic achievement, personal preferences, and career goals with life and career goals.

Career Progressions



		Division 3 (ages 12–14)		Division 4 (ages 15–18+)	
Career Experiences Students capitalize on opportunities to experience work environments, enhance knowledge of workplace expectations, refine employability skills, and develop work attainment skills and strategies.					
Work-related Experience		I experience work environments to learn more about potential careers (e.g. job shadowing, volunteering).		I research work-integrated learning opportunities that facilitate gaining practical experience, developing skills, and building confidence in career pathways of interest.	
Work Environments		I enhance my knowledge of workplace practices, safety, ethics, and employment standards.		I observe individuals working in career pathways of interest to deepen my understanding of workplace culture, expectations, roles, health and safety protocols, and professional conduct.	
Employability Skills			Division 3 (ages 12–14)		Division 4 (ages 15–18+)
		Entrepreneurialism Students develop competencies that prepare them to pursue career opportunities, embrace evolving roles, and create value in professional and community settings.			
Work Attainment		Creativity	I innovate by questioning ideas and processes.		I generate original ideas to address challenges and create positive impact.
		Initiative	I take the initiative when I see an opportunity and try new ways to solve problems.		I turn ideas into action by applying skills, managing risks, and overcoming challenges.
		Mindset	I approach projects with courage, confidence, and belief in my ability to influence outcomes.		I leverage traits, such as being adaptable, passionate, and resilient, to optimize my learning and growth.
		Strategy	I explore ways to pursue entrepreneurial opportunities (e.g. starting a business) through setting goals and seeking mentorship.		I plan for entrepreneurial opportunities through research and necessary processes (e.g. hiring employees) (e.g. market research) necessary for success.

Financial Literacy Progressions (draft-pilot)

Personal Finance Management <i>Students develop effective money management habits by understanding employment income, taxation, spending, and the factors that influence financial decisions.</i>	
Agency	I relate my personal experiences and goals to my financial decisions and recognize how my income affects my ability to plan.
Employment Income and Compensation	I investigate different forms of employment income and total compensation, recognizing how wages, salaries, commissions, bonuses, benefits, and deductions influence my financial well-being.
Taxation and Government Systems	I understand how taxes, deductions, registered accounts, and government benefits influence my personal finances and contribute to the services and supports that benefit individuals and communities.
Spending Influences	I recognize how advertising, peers, family, and social media influence my spending decisions and my perception of needs versus wants.
Economizing	I apply strategies to reduce spending, such as comparing unit prices and planning my purchases, to make my money go further.

Financial Well-being and Planning <i>Students develop financial strategies that help them meet obligations, achieve goals, and support their long-term financial well-being.</i>	
Holistic Well-being	I understand that my financial health is connected to my physical, social and emotional well-being and impacts my overall quality of life.
Budgeting Strategies	I use tools like budgeting and reverse budgeting (saving for goals before spending) to manage my money for both short-term wants and long-term transitions.
Financial Systems and Resources	I explore financial systems, institutions, products, services, and government programs that help individuals manage money, plan for the future, and make informed financial decisions.
Support Systems	I identify and access people, organizations, and community supports (e.g., family, financial advisors, and community services) that can help me make informed financial decisions and achieve my goals.

Financial Literacy Progressions (draft)

Financial Security and Risk <i>Students evaluate priorities and resources to withstand financial challenges, protect their assets, and make informed decisions about borrowing and investing.</i>	
Security Habits	I can understand, apply, and evaluate how financial risks and personal information affect my financial security, and make responsible decisions to protect myself.
Digital Identity	I evaluate the risks and benefits of my digital footprint, understanding that online transactions and public information can lead to identity theft or impact my financial security.
Saving, Investing, and Growth	I apply saving and investing strategies by comparing risk, return, interest, and growth to make informed decisions that support my short- and long-term financial goals.
Responsible Borrowing	I evaluate borrowing options and repayment strategies by considering credit, interest, debt, and financial risk to make responsible borrowing decisions that protect my long-term financial security.

Economic Context and Adaptation <i>Students examine how economic conditions, government systems, and financial environments influence financial stability and adapt their financial decisions to changing circumstances.</i>	
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.

Foundations of Career Education: Empowering Lifelong Career Readiness

Progressions

Les fondements de l'éducation au choix de carrière:
Favoriser une préparation à la carrière durable



Progressions Toolkit /
Trousse des
progressions



Curriculum as a Tool



Approaches to Outcome Attainment



Reminders from K - 6 Implementation

- It takes 3 - 5 years to implement a new curriculum. It will not be perfect the first time around.
- Let it be ok to make mistakes, adjust, and refine. Never stop emphasizing this.
- Don't forget to weave school administrators into the work.
- Clear, consistent & timely communication is essential.
- Ensure feedback loops are in place that promote a close connection between what staff need and what is available to access.
- Take one step at a time

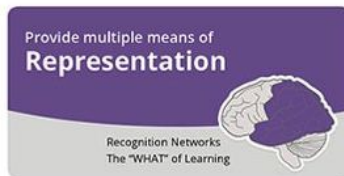


How might you intentionally “design” implementation?

Universal Design for Learning 3.0



All students
need to be
engaged



All students
need to
understand



All students
need to show
learning





Browse Core Curriculum



Career Education and
Financial Literacy



Fine Arts



Language Arts – English



Language Arts – Français
langue première



Language Arts – French
Immersion



Mathematics



Physical Education, Health
and Wellness



Sciences



Social Studies



Draft Grades 7 – 9 Career Education and Financial Literacy



Curriculum Architecture



Organizing Idea

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

Draft Career Education and Financial Literacy (7–9) Curriculum

Grade 7				Grade 8		
Organizing Idea	Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in future planning.					
Guiding Question	How can perceptions of oneself support reaching personal potential?			In what ways can knowing oneself guide future direction?		
Learning Outcome	Students explore self-image in relation to career aspirations.			Students relate self-awareness to the development of career goals.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	Career is a lifelong combination of roles, experiences, and education. Self-image is how an individual sees themselves and their potential. Self-image influences	Positive self-image can influence career aspirations.	Engage in conversations with various people about careers. Describe the importance of lifelong learning. Examine personal beliefs, interests, and	Self-image and others' perceptions of oneself contribute to self-awareness. Self-awareness allows individuals to recognize whether others' perceptions, including those of family and peers, align with self-	Imagining possibilities for future careers can be supported by self-awareness.	Reflect on self-awareness. Relate self-awareness to career aspirations. Explain the role of reflection and feedback in developing self-awareness.

CEFL Organizing Ideas



aplc.ca

Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in navigating transitions while pursuing career and educational goals.

Career Opportunities: Volunteer or work-integrated learning experiences can influence career development and promote world-of-work and community interactions.

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

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



Draft Career Education and Financial Literacy (7–9) Curriculum

Grade 7				Grade 8		
Organizing Idea	Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in future planning.					
Guiding Question	How can perceptions of oneself support reaching personal potential?			In what ways can knowing oneself guide future direction?		
Learning Outcome	Students explore self-image in relation to career aspirations.			Students relate self-awareness to the development of career goals.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	Career is a lifelong combination of roles, experiences, and education. Self-image is how an individual sees themselves and their potential. Self-image influences career aspirations.	Positive self-image can influence career aspirations.	Engage in conversations with various people about careers. Describe the importance of lifelong learning. Examine personal beliefs, interests, and skills.	Self-image and others' perceptions of oneself contribute to self-awareness. Self-awareness allows individuals to recognize whether others' perceptions, including those of family and friends, align with self-perceptions.	Imagining possibilities for future careers can be supported by self-awareness.	Reflect on self-awareness. Relate self-awareness to career aspirations. Explain the role of reflection and feedback in developing self-awareness.

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.



Draft Career Education and Financial Literacy (7–9) Curriculum

Alberta

	Grade 7			Grade 8			Grade 9		
Organizing Idea	Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in navigating transitions while pursuing career and educational goals.								
Guiding Question	Can perceptions of oneself support reaching personal potential?			In what ways can knowing oneself guide future direction?			How can career plans be informed?		
Learning Outcome	Students explore self-image in relation to career aspirations.			Students relate self-awareness to the development of career goals.			Students apply self-awareness to career exploration.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	Career is a lifelong combination of roles, experiences, and education. Self-image is how an individual sees themselves and their potential. Self-image influences confidence, motivation, and perseverance. Beliefs, interests, and	Positive self-image can influence career aspirations.	Engage in conversations with various people about careers. Describe the importance of lifelong learning. Examine personal beliefs, interests, and values in relation to self-image. Reflect on personal	Self-image and others' perceptions of oneself contribute to self-awareness. Self-awareness allows individuals to recognize whether others' perceptions, including those of family and peers, align with self-image. Experiences with others, such as peers	Imagining possibilities for future careers can be supported by self-awareness.	Reflect on self-awareness. Relate self-awareness to career aspirations. Explain the role of reflection and feedback in developing self-awareness. Review and refine career goals and aspirations.	Self-awareness can be informed by self-assessment. Self-assessment is the ability to evaluate strengths and limitations, including strengths and limitations related to employability skills. Self-assessment can support the identification of	Self-awareness and career exploration can guide program and career plans.	Assess personal strengths and opportunities for growth. Relate personal strengths and opportunities for growth to career pathways of interest. Research various career pathways of interest.

Career Education from K-9

Core Curriculum Supports
Purposeful Career & Financial Literacy Foundations

Subject	Organizing Idea	Learning Outcomes									
		Kindergarten	Grade 1	Grade 2	Grade 3	Grade 4	Grade 5	Grade 6	Grade 7	Grade 8	Grade 9
PE&W	Character Development: Exploration of life opportunities and virtues develops resilience and personal talents and promotes lifelong learning.	PE&W – Character Development – Children describe personal characteristics and explore feelings and emotions.	PE&W – Character Development – Students examine personal characteristics, feelings, and emotions and explore understanding of self.	PE&W – Character Development – Students examine roles, responsibilities, and self-regulation and their connections to self-understanding.	PE&W – Character Development – Students analyze different roles within varied contexts and examine how roles can support the development of talents, virtues, and resilience.	PE&W – Character Development – Students interpret how resilience and perseverance can be influenced by a variety of life experiences.	PE&W – Character Development – Students reflect and relate life experiences to perseverance and well-being.	PE&W – Character Development – Students connect strategies for well-being to life opportunities and lifelong learning.	CEFL – Career Exploration – Students explore self-image in relation to career aspirations.	CEFL – Career Exploration – Students relate self-awareness to the development of career goals.	CEFL – Career Exploration – Students apply self-awareness to career exploration.
CEFL	Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in navigating transitions while pursuing career and educational goals. Career Opportunities: Volunteer or work-integrated learning experiences can influence career development and promote world-of-work and community interactions.								CEFL – Career Opportunities – Students examine the influence of experiences on employment preferences.	CEFL – Career Opportunities – Students investigate the role of experiences in the evaluation of career possibilities.	CEFL – Career Opportunities – Students relate experiences and employment opportunities to career pathways.

Financial Literacy from K-9

Core Curriculum Supports
Purposeful Career & Financial Literacy Foundations

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 CTS FIN	Developmental Shift	Recognition →	Use →	Simple Decision Making →	Planning →	Personal Management →	System Awareness →	Informed, Independent Decision Making →			
	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.	PE&W - Financial Literacy - Children explore money.	PE&W - Financial Literacy - Students explore money and how it is used for everyday living.	PE&W - Financial Literacy - Students relate money and decision making.	PE&W - Financial Literacy - Students describe strategies that support responsible money management.	PE&W - Financial Literacy - Students examine factors that influence spending.	PE&W - Financial Literacy - Students demonstrate how planning can support financial goals.	PE&W - Financial Literacy - Students investigate borrowing and investing in a variety of situations.	CEFL - Financial Literacy - Students investigate personal finance.	CEFL - Financial Literacy - Students identify strategies for financial well-being.	CEFL - Financial Literacy - Students examine financial security.

correction

Developmental Shift

K-3: Early Awareness

4-6: Skill Development

7-9: Future Planning



KUSPs

Knowledge

Understanding

Skills &
Procedures

Curriculum Architecture



Knowledge

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

	Grade 7			Grade 8		
Organizing Idea	Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in					
Guiding Question	What factors influence career development?			How does a changing labour market shape the skills, goals, and adaptability individuals need to achieve career success?		
Learning Outcome	Students explore foundations of careers.			Students analyze the dynamic nature of the labour market and develop an understanding of the knowledge, skills, and goals required to build career resilience.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	Experiences and education influence and shape careers. Personal identity, interests, values, and experiences influence career aspirations. Individual interests can shift over time, which can influence career aspirations. Careers can be dynamic, and individuals can change careers multiple times as experiences, interests, and education evolve.	Careers are dynamic and are shaped by a variety of factors.	Explore the difference between jobs and careers. Develop a career pathway that involves several unique roles or jobs. Evaluate how different careers align with personal interests and values. Identify different careers that require similar transferable skills. Design a personal growth plan that will improve transferable	The labour market is dynamic and is influenced by economic cycles, technological advancement, and social change. Technological advancement creates positive and negative impacts on the labour market. Career resilience is the ability of individuals to adapt to changes without losing employment. Job security refers to staying in one role for an extended period of	The labour market is dynamic, making adaptability a more reliable career strategy than job stability alone. Career resilience is built deliberately through continuous learning, transferable skills, and purposeful networking. The growth of human capital directly influences career opportunities and long-term employability.	Analyze the positive and negative impacts of technological advancement on the labour market. Explore the various factors that cause changes to the labour market. Build a career plan that contains both short-term and long-term milestones. Identify and rank transferable skills that improve employability.

Curriculum Architecture

Understanding

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



Organizing Idea	Career Opportunities: How can career or work-integrated learning experiences can influence career development and promote world-of-work and community interaction?					
Guiding Question	How can experiences guide career choices?			How can one's impression of career possibilities be influenced?		
Learning Outcome	Students examine the influence of experiences on employment preferences.			Students investigate the role of experiences in the evaluation of career possibilities.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	Experiences can be extracurricular, curricular, and related to work, e.g., volunteering or entrepreneurship opportunities. Volunteering can be accessed at school, e.g., peer mentoring, or in the community, e.g., camp counselling. Entrepreneurship opportunities can be ventures based on an entrepreneur's ideas. Choices related to work can be based on personal preferences. Individuals can work in different environments or combinations of environments, such as	Experiences can inform career choices.	Discuss reasons for choosing extracurricular, curricular, and work-related experiences. Brainstorm options for engaging in volunteering and entrepreneurship opportunities of personal interest. Relate personal experiences to future choices related to work. Discuss personal preferences related to work. Relate work-life balance to employment choices. Reflect on work-life	Equity of representation in careers can influence motivation to engage in experiences. Representation in careers can be inequitable. Equity of representation can influence personal vision of career possibilities. Personal skills can influence motivation to engage in experiences. A growth mindset can promote engagement in experiences and development of employability skills. Employability skills can	Experiences can reveal opportunities and challenges related to career possibilities.	Research equity of representation in various careers. Reflect on influences for personal engagement in experiences. Apply a growth mindset to employability skill development. Explore opportunities for experiences that can develop employability skills. Reflect on employability skills developed through experiences within or outside the school.

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.”



	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, regular, and casual roles. Employment can provide individuals with financial compensation, health and retirement benefits, and a sense	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 net pay. Argue whether more or less tax should be deducted from employment income.	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 high-income earners. Flat tax rates apply the same tax rate across all earners. Total compensation includes employment	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. Compare job offers and determine which option provides greater financial security and aligns with personal goals and aspirations.

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

Economizing is a strategy to reduce spending in ways such as shopping for the lowest price or the lowest unit price.

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

Concept Based Instruction & Assessment

What is a **concept**?

Concepts transfer through time, culture and situation.
They are mental concepts that frame a set of facts.

- Timeless
- Universal
- Transferable among contexts
- Abstract
- Examples (fact sets, categories, class) share common attributes (properties, characteristics).
- Single Word or Short Phrase

A concept is something that can be understood.

What is a **fact**?

A fact is something known to be true and can be verified through evidence or observation.

- Objective
- Specific
- Immutable

A fact can be memorized.

	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	How is employment income earned, taxed, and used?			How do taxation and total compensation influence the true value of employment?			How do income, taxation, and deductions shape an individual's financial well-being from 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.			Students recognize how registered accounts and government benefits shape personal finances.		
	Knowledge	Understanding	Skills & Procedures	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, regular, and casual roles. Employment can provide individuals with financial compensation, health and retirement benefits, and a sense of purpose or role in society. Employment income is necessary to provide income to pay for essentials like food, housing, clothing, and transportation. Employment income can be provided through wages, salaries, commissions, gratuities, bonuses, and profits from entrepreneurship. Stable employment is linked to a better	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 net pay. Argue whether more or less tax should be deducted from employment income.	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 high-income earners. Flat tax rates apply the same tax rate across all earners. Total compensation includes employment income but can also include one-time bonuses, allowances, and other non-monetary benefits such as insurance, vehicles, or vacation days. Comparing job offers often requires evaluating total compensation in addition to employment income offered. Job conditions, benefits, promotion opportunities, and working hours are examples of non-salary	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. Compare job offers and determine which option provides greater financial security and aligns with personal goals and aspirations. Explain how taxes contribute to public services, and evaluate how individual contributions support broader societal benefits.	A T4 slip is issued by employers and summarizes total employment income and deductions for the tax year. A tax return is the annual filing submitted to the Canada Revenue Agency (CRA) that calculates the actual tax owed and determines whether a refund or additional payment is required. Tax credits reduce the amount of tax owed and are available for a variety of circumstances, including tuition, charitable donations, and disability. Tax deductions reduce the amount of income that is subject to tax, lowering the overall tax obligation. RRSP (Registered Retirement Savings Plan) contributions reduce taxable income and allow investments to grow tax-deferred until withdrawal. TFSA (Tax-Free Savings Account) contributions are made with after-tax income, but growth and withdrawals are tax	Understanding how income is taxed and deducted is essential to making accurate financial plans, as gross income and net pay can differ significantly. The financial value of employment is determined not only by wages but by the combined effect of taxation, deductions, benefits, and employment conditions.	Interpret a T4 slip and identify all income and deduction entries. Calculate the effect of common tax credits and deductions on total tax owed. Compare the financial outcomes of RRSP and TFSA contributions, given different income and savings scenarios. Distinguish between employment income and self-employment income and explain the tax implications of each. Identify reportable income and explain the obligation to include all types in a tax return. Evaluate how understanding tax obligations and credits improves an individual's overall financial position.

Searching Curriculum Docs:

CTRL F

pathway 1/21

Grade 9 Change

Self-assessment is the ability to evaluate strengths and limitations, including strengths and limitations related to employability skills.	Self-assessment can support the identification of opportunities for growth related to career pathways.	Self-assessment and career exploration can contribute to career planning, which may evolve.	Career exploration involves investigation of educational requirements associated with career pathways.	A career pathway is the opportunity to gain the knowledge, skills, and experiences suited for a career.	Career clusters are groups of occupations that require similar skills, e.g., National Occupational Classification (NOC).	Career plans outline the steps required to follow a career pathway.
Relate personal strengths and opportunities for growth to career pathways of interest.	Research various career pathways of interest.	Engage in conversations with individuals in career pathways of interest.	Develop career plans based on career pathways of interest.	Discuss strategies for managing transitions.	Relate educational requirements in career pathways of interest to secondary curricular programming.	Investigate various career clusters.
Relate career clusters to program and career plans.	Engage in program and career planning related to high school completion.					

Search relate

Grade(s) Grade 7

Subject(s) Calculus, Career Educatio...

Include

Remove Filters

24 results matching your search criteria.

Social Studies (7-9) > Grade 7

Learning Outcome

Students relate the development of armed forces in Canada to sovereignty.

Knowledge

(1931), Canada was granted control of its foreign affairs, including freedom to make decisions related

Social Studies (7-9) > Grade 7

Learning Outcome

Students relate legislation to the evolution of sovereignty in Canada.

Career Education and Financial Literacy (7-9) > Grade 7

Learning Outcome

Students examine the influence of experiences on employment preferences.

Skills & Procedures

Relate personal experiences to future choices related to work.

Knowledge

Choices related to work can be based on personal preferences.

Financial Literacy from K-9

Core Curriculum Supports
Purposeful Career & Financial Literacy Foundations



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	Developmental Shift	Recognition →	Use →	Simple Decision Making →	Planning →	Personal Management →	System Awareness →	Informed, Independent Decision Making →	Factors that influence Financial Security →	Managing Financial Security →	Protecting Financial Security →
	Grade K-6: PE&W Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities. Grades 7-9: CEFL Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities.	PE&W - Financial Literacy - Children explore money.	PE&W - Financial Literacy - Students explore money and how it is used for everyday living.	PE&W - Financial Literacy - Students relate money and decision making.	PE&W - Financial Literacy - Students describe strategies that support responsible money management.	PE&W - Financial Literacy - Students examine factors that influence spending.	PE&W - Financial Literacy - Students demonstrate how planning can support financial goals.	PE&W - Financial Literacy - Students investigate borrowing and investing in a variety of situations.	draft CEFL - Financial Literacy - Students develop an understanding of employment and employment income. draft CEFL - Financial Literacy - Students explain how spending, saving, and budgeting decisions affect financial security.	draft CEFL - Financial Literacy - Students analyze income taxation systems and total compensation to evaluate employment options and understand the role taxes play in supporting society. draft CEFL - Financial Literacy - Students investigate strategies to achieve financial security by analyzing how costs, interest, and savings help manage personal finances.	draft CEFL - Financial Literacy - Students recognize how registered accounts and government benefits shape personal finances. draft CEFL - Financial Literacy - Students analyze how debt and credit function and evaluate strategies for borrowing responsibly to protect long-term financial security.



Developmental Shift
K-3: **Early Awareness**
4-6: **Skill Development**
7-9: **Future Planning**



Career Education from K-9

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Subject	Organizing Idea	Learning Outcomes									
		Kindergarten	Grade 1	Grade 2	Grade 3	Grade 4	Grade 5	Grade 6	Grade 7	Grade 8	Grade 9
Physical Education & Wellness	Character Development: Exploration of life opportunities and virtues develops resilience and personal talents and promotes lifelong learning.	PE&W - Character Development - Children describe personal characteristics and explore feelings and emotions.	PE&W - Character Development - Students examine personal characteristics, feelings, and emotions and explore understanding of self.	PE&W - Character Development - Students examine roles, responsibilities, and self-regulation and their connections to self-understanding.	PE&W - Character Development - Students analyze different roles within varied contexts and examine how roles can support the development of talents, virtues, and resilience.	PE&W - Character Development - Students interpret how resilience and perseverance can be influenced by a variety of life experiences.	PE&W - Character Development - Students reflect and relate life experiences to perseverance and well-being.	PE&W - Character Development - Students connect strategies for well-being to life opportunities and lifelong learning.	draft CEFL - Career Exploration - Students explore the foundations of careers.	draft CEFL - Career Exploration - Students analyze the dynamic nature of the labour market and develop an understanding of the knowledge, skills, and goals required to build career resilience.	draft CEFL - Career Exploration - Students recognize that success in career goals requires proactive measures.
									draft CEFL - Career Exploration - Students will learn that post-secondary pathways require balancing personal goals, financial considerations, and labour market demand.	draft CEFL - Career Exploration - Students evaluate post-secondary pathways and labour market information to develop realistic, informed education and career goals.	draft CEFL - Career Exploration - Students evaluate post-secondary options by weighing personal goals, financial costs, and labour market outcomes.
Career Education Financial Literacy (draft)	Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in navigating transitions while pursuing career and educational goals. Career Opportunities: Volunteer or work-integrated learning experiences can influence career development and promote world-of-work and community interactions.								draft CEFL - Career Opportunities - Students examine the influence of experiences on employment preferences.	draft CEFL - Career Opportunities - Students investigate the role of experiences in the evaluation of career possibilities.	draft CEFL - Career Opportunities - Students relate experiences and employment opportunities to career pathways.

Core Curriculum Supports





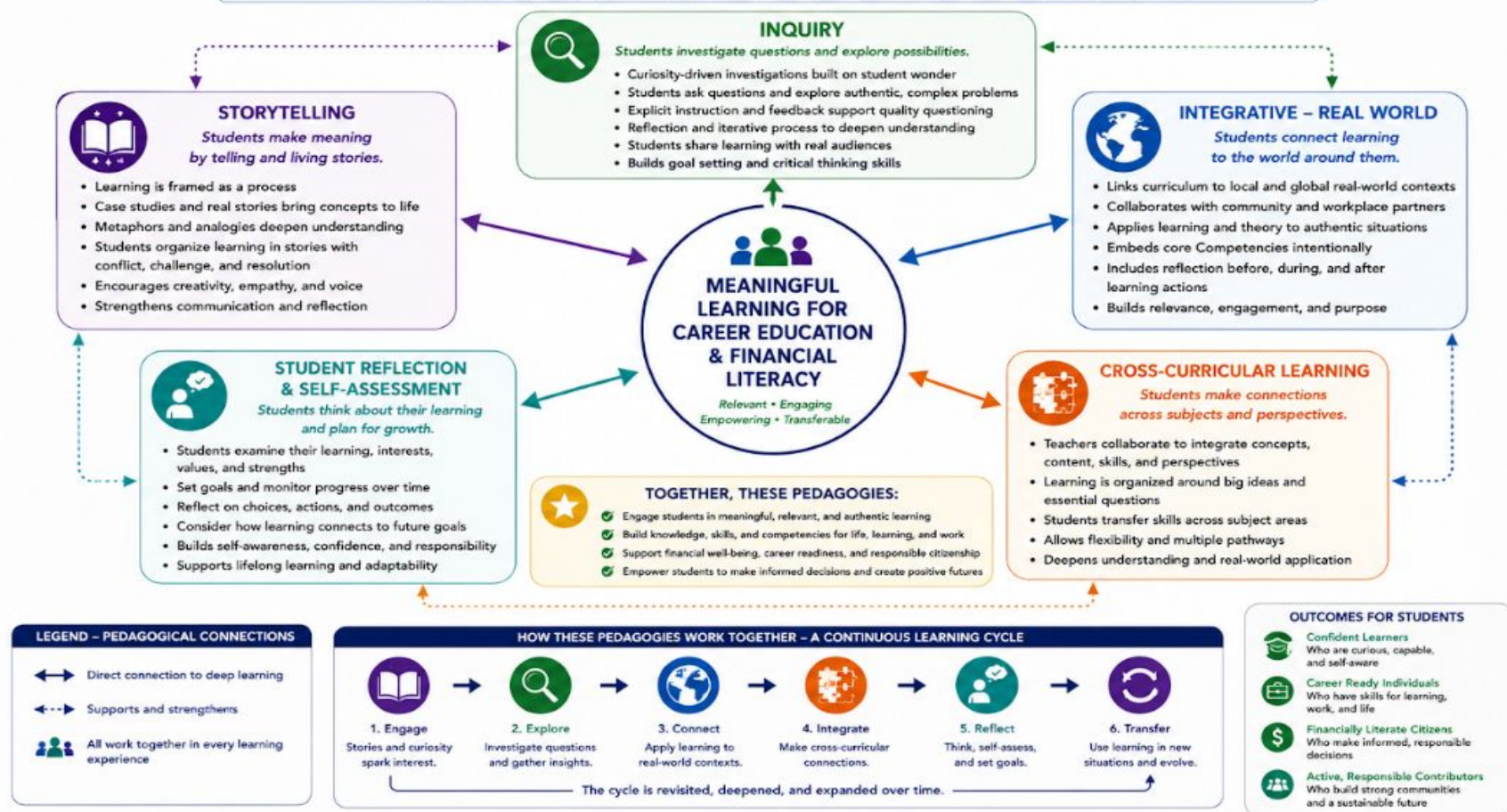
Pedagogy



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.



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

OH! The Fun Places We Will Grow (Combining KUSPs from a Single Learning Outcome)



Learning
Experience



Grade 7 Career Education and Financial Literacy How can experience guide future choices?

OI - Career Opportunities

Learning Outcome: Students examine the influence of experience on employment preferences.

Knowledge

Experiences can be extracurricular, curricular, and related to work, e.g., **volunteering** or **entrepreneurship opportunities**.

Volunteering can be accessed at school, e.g., peer mentoring, or in the community, e.g., camp counselling.

Entrepreneurship opportunities can be ventures based on an entrepreneur's ideas.

Understanding

Experiences can inform career choices.

Skills and Procedures

Discuss reasons for choosing extracurricular, curricular, and work-related **experiences**.

Brainstorm options for engaging in **volunteering** and **entrepreneurship opportunities** of personal interest.

Relate personal **experiences** to future choices related to work.

Learning Experience

Oh! The Fun Places We Will Grow - Designing a New Recreation Area in Alberta

Pedagogies

Integrative-Real World, Reflective-Self-Awareness

Sharing Career Options – Grade 9 Job Fair: (Combining KUSPs from a Single Learning Outcome)

OI Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in navigating transitions while pursuing career and educational goals.

How can career plans be informed?

Learning Outcome: Students relate experiences and employment opportunities to career pathways

Knowledge

Career plans outline the steps required to follow a career pathway.

Career plans include goals related to curricular programming selection.

Career plans include goals related to managing transitions

Understanding

Experiences can spark interest in **Career pathways.**

Employment opportunities can contribute to **Career pathways.**

Skills and Procedures

Develop **Career plans** based on career pathways of interest and volunteering experience.

Relate educational requirements in career pathways of interest to secondary curricular programming.



Assessment: JOB FAIR: PLANNING FOR THE FUTURE
Pedagogies: Student Reflection & Self-Assessment + Inquiry

Entering the second quarter of the 21st Century new and exciting career pathways are emerging for Alberta students. These new opportunities integrated with Canada's current skilled labour shortages, aging workforce and mismatch between job skills and business needs, provides endless opportunities for Alberta's youth.

Retrieving background knowledge and understanding acquired, as well as skills and procedures achieved in grade 7 and 8, students will explore potential educational and practical options to assist in the preparation of building career pathways in Alberta.

Foundations of Career Education: Empowering Lifelong Career Readiness

Integrative – Real World Pedagogy Toolkit



Core Curriculum Supports



Financial Literacy

LES MOYENS ET LA DESTINATION

LA LITTÉRATIE FINANCIÈRE

LES MOYENS

Les cinq composantes de la littératie financière



1. CONSCIENCE ET CONNAISSANCES

Comprendre la valeur de l'argent, les systèmes financiers, les choix et leurs conséquences.



2. HABILITÉS ET COMPORTEMENTS

Être capable d'accomplir des tâches comme établir un budget, épargner, comparer, planifier et protéger l'information.



3. ATTITUDES

Développer la confiance, la responsabilité, la persévérance et la maîtrise de soi nécessaires pour prendre de bonnes décisions financières.



4. SÉCURITÉ INDIVIDUELLE

Atteindre la stabilité financière, être préparé et faire preuve de résilience face aux défis de la vie.



5. BIENÊTRE COLLECTIF

Partager, contribuer et aider à renforcer les familles, les communautés et la société.

La littératie financière n'est pas une fin en soi; elle constitue plutôt un moyen d'améliorer son bien-être financier d'une manière personnellement significative.

DÉVELOPPER SA CAPACITÉ FINANCIÈRE POUR LA VIE

Apprendre aujourd'hui.
Diriger demain.
Bien vivre ensemble.

LA DESTINATION

La capacité financière



Des personnes capables de prendre des décisions financières confiantes, éclairées et responsables
Prend des décisions financières éclairées au quotidien.



Planifie son avenir et travaille à atteindre ses objectifs personnels.



S'adapte aux circonstances changeantes et gère les risques.



Protège son bien-être financier personnel et ses ressources.



Contribue au bien-être de sa famille, de sa communauté et de la société.



LES CINQ COMPOSANTES FORMENT ENSEMBLE UN PARCOURS DE CROISSANCE.

Elles donnent aux élèves les connaissances, les habiletés, les habitudes, les attitudes et la compréhension nécessaires pour assurer leur sécurité financière personnelle tout en contribuant au bien-être des autres, maintenant et tout au long de leur vie.

The Means and the Destination



Key Components of Financial Literacy

Awareness & Knowledge

Skills & Behaviours

Attitudes

Individual Security

Collective Well-Being



Key Components of Financial Literacy



Core Skills: Understanding income (earning), spending, saving, investing, and borrowing.

Informed Decision Making: Recognizing that money is limited and that choices have consequences.'

Lifelong Application: Applying these skills to real-life contexts, such as managing personal finances, understanding financial rights, and planning for the future.

Well-being: Viewing financial literacy as a tool for personal empowerment, self-care, and contributing to community well-being.



Financial Literacy: Grade Descriptors

Big Idea Across Kindergarten - Grade 9:

Students move from recognizing money → using money → making decisions → planning → evaluating → managing → securing financial well-being.

In **Kindergarten**, students are introduced to **what money is**, focusing on recognizing coins and bills and their physical features such as size, colour, and images . The emphasis is on **exploration and familiarity**, helping students understand that money represents value, even though they are not yet using it in decision-making contexts.

In **Grade 1**, students build on Kindergarten knowledge by learning that **money is used to buy goods and services** and plays a role in everyday life . They explore different forms of money, including coins, bills, debit, and credit, and begin to understand that money has a **purpose and function** in real-world situations.

Financial Literacy: Grade Descriptors

Big Idea Across Kindergarten – Grade 9:

In **Grade 2**, students focus on **making decisions about money**, including how to **spend, save, and share**. They begin to understand that money is **limited**, and choosing one option means giving up another. They also explore **needs versus wants**, earning money, and basic saving and donating concepts.

In **Grade 3**, students develop **responsible money habits**, including strategies for **saving, spending, and setting goal**. They begin to understand the importance of planning for the future and how financial choices can impact both themselves and others, including through saving and donating.

In **Grade 4**, students explore **personal finance systems**, including different forms of payment and basic **banking practices** such as accounts, deposits, and withdrawals. They also consider factors that influence spending decisions, such as price, quality, and needs versus wants.

Financial Literacy: Grade Descriptors

In **Grade 5**, students focus on **financial planning**, especially through **budgeting and setting financial goals**. They learn how to organize money into categories such as income, expenses, and savings, and how to make informed consumer choices influenced by factors like advertising and price.

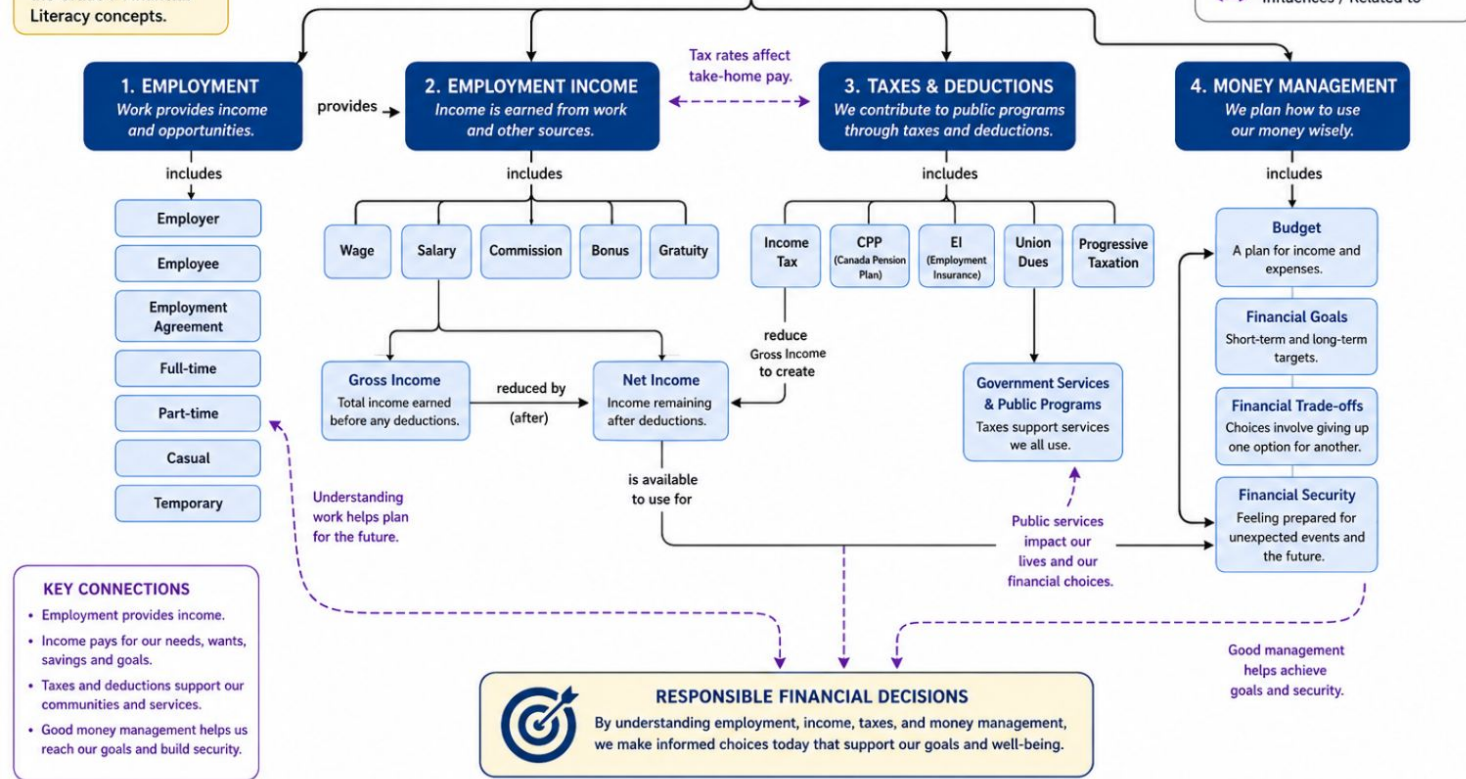
In **Grade 6**, students analyze **borrowing and investing**, including understanding **loans, interest, and financial risk**. They begin to evaluate financial decisions by considering both benefits and consequences, especially in long-term contexts.

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



The Power of Planning - grade 7 (Combining some KUSPs from a Single LO - CEFL)



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

Guiding Question: How does managing money affect financial security?

Learning Outcome: Students explain how spending, saving and budgeting decisions affect financial security.

Knowledge

Financial well-being can be supported by strategies, including

- Money management is the daily process of spending or saving money to meet individual needs, wants, and goals.
- Money management requires making decisions and tradeoffs.
- Financial security can be accomplished by having stable income and savings to cover living expenses, manage unexpected financial emergencies, and plan for the future.
- A budget is a written plan that provides a summary of how income will be spent over a defined period of time.
- Financial goals are specific targets to save or use employment income for a specific outcome.
- Financial goals can be short term (saving for next year's vacation) or long term (saving for retirement).

Understanding

Individuals aspire to achieve financial security.

Skills and Procedures

- Analyze a budget to determine whether spending aligns with financial goals and priorities and modify the budget if needed.
- Compare different spending scenarios and determine which leads to greater financial security.
- Build a budget to achieve a financial goal.
- Apply budgeting, saving, and decision making skills to realworld or simulated financial scenarios.

Note - The Knowledge section contains "including" list. It is presented as mandatory content.

Learning Experience and/or Assessment Example

Part 1: Investigating Key Concepts and Strategies for budgeting.

Part 2: Scenario Creation and Goal Setting

Part 3: Building and Applying Your Budget

Part 4: Adjusting and Reflecting

Pedagogy: Integrative - Real World

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.

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.

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.

2. PUBLIC FINANCE

Governments collect and use money to provide services for everyone.

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.

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.

BIG IDEA

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

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.

FINANCIAL LITERACY GRADE 9 CONCEPT MAP

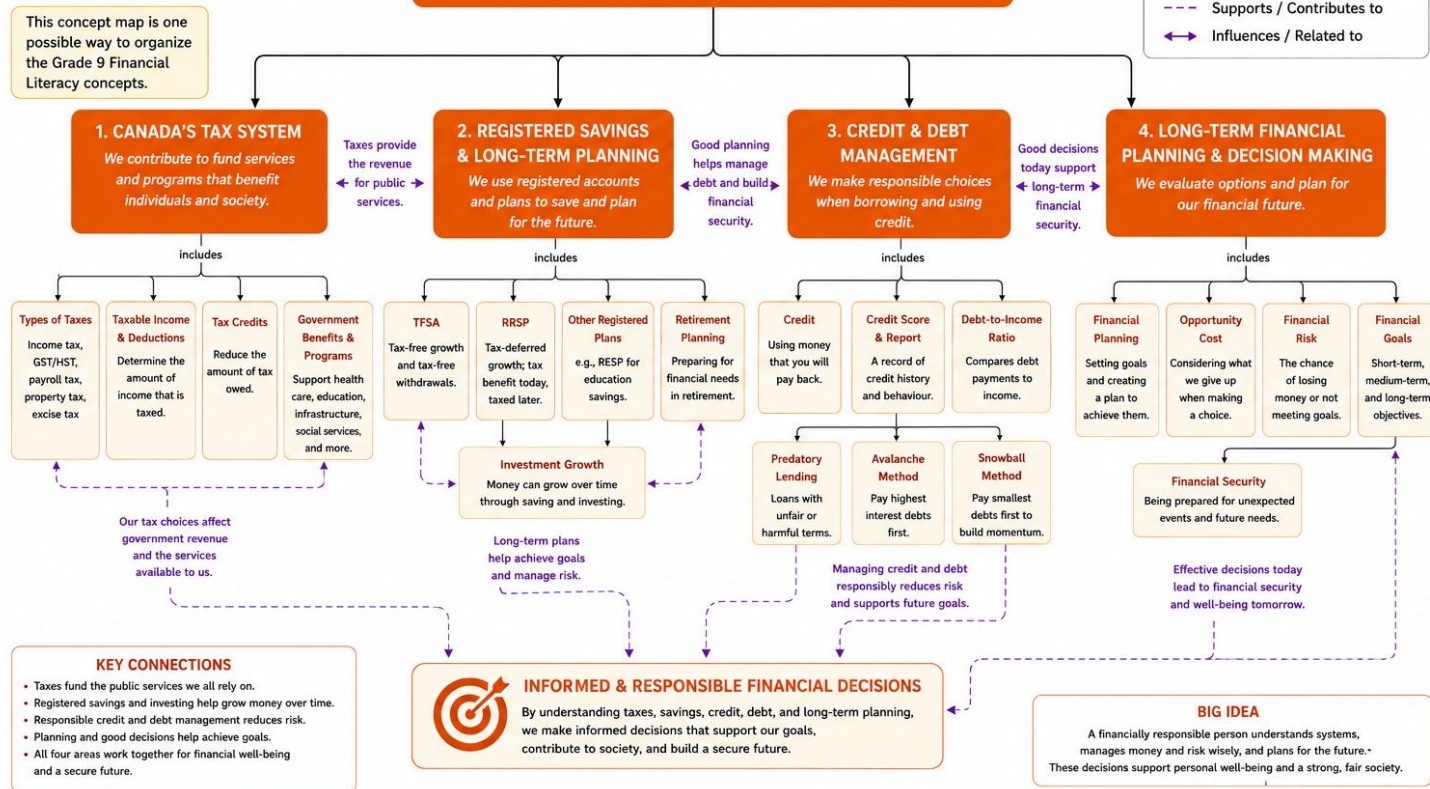
This concept map is one possible way to organize the Grade 9 Financial Literacy concepts.

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

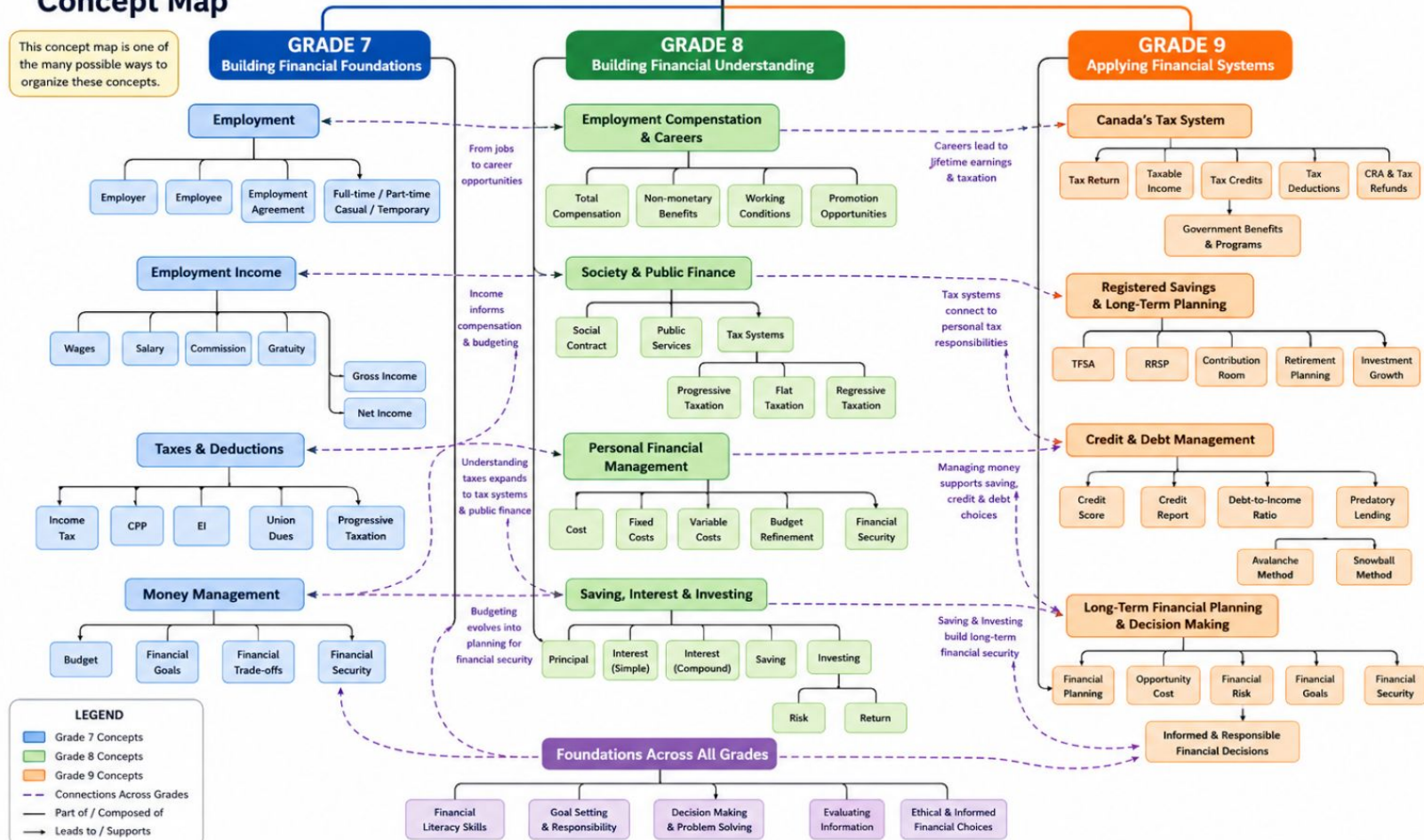


REMEMBER: Financial literacy empowers you to understand your choices, manage your money, and plan for the future with confidence.

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)



What is Financial Literacy?



Core Curriculum Supports



Designing a Community Skate Park Unit

Grade 7 Cross-Curricular Learning Experience



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

30m x 20m Total Area

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

FEATURES PRICING
Costs are calculated per square meter, requiring precise unit area multiplication for your design. Maintain a comprehensive record of the land throughout your design process.

Ramp	\$12/m ²
Rail	\$8/m ²
Bowl	\$15/m ²

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.

UPDATE

The Real Cost of Buying Now

Grade 9 Inquiry Learning Engagement



THE REAL COST OF BUYING NOW

FINANCIAL DECISION CHALLENGE

You want something that costs **\$1,200**. But you don't have \$1,200 today.

EXAMPLES
 - Buying books
 - Smartphone
 - Car
 - Laptop
 - Musical equipment
 - Anything else?

How will you make your decision?

A CREDIT FINANCING
You buy from now, pay over time.

B CREDIT CARD
You buy from now, pay over time.

C COMBINATION PLAN
You spread out the buying and borrowing for the item.

1 SAVING FIRST
You wait and save money before you buy.

2 QUESTIONS TO EXPLORE
 - What will I need to explore?
 - What is the interest rate?
 - How long will it take to pay?
 - What happens if I stop making my payments?

3 QUESTIONS TO EXPLORE
 - How much can I save each month?
 - How long will it take to reach \$1,200?
 - What are the benefits of saving?

4 INVESTIGATION BOARD - QUESTIONS YOU NEED TO ANSWER

5 DECISION REMINDER
A financially responsible decision is one that meets the needs of the individual and the community.

6 YOUR MISSION
What is the most financially responsible decision for you?

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PHASE 1: THE \$1,200 CHALLENGE
You need a high-value item today but lack the cash. How do you choose?

PHASE 2: THREE PATHS TO OWNERSHIP

BUY NOW WITH CREDIT
Immediate possession, but with high interest rates over time.

SAVE EACH MONTH
Delayed possession, no interest, and it's free.

HYBRID PARTIAL SAVE APPROACH
Partial payment upfront, reduced borrowing and interest.

PHASE 3: THE MATHEMATICAL TOOLKIT

USE
Use linear functions to model costs.

SLOPES (PERCENTS)
SLOPES (PERCENTS)

MATHEMATICAL APPLICATIONS
 - INTERESTS: How much more do you pay?
 - INTERESTS: How much more do you pay?
 - INTERESTS: How much more do you pay?

PHASE 4: JUSTIFY YOUR CHOICE
Use mathematical evidence and logic to justify your choice.

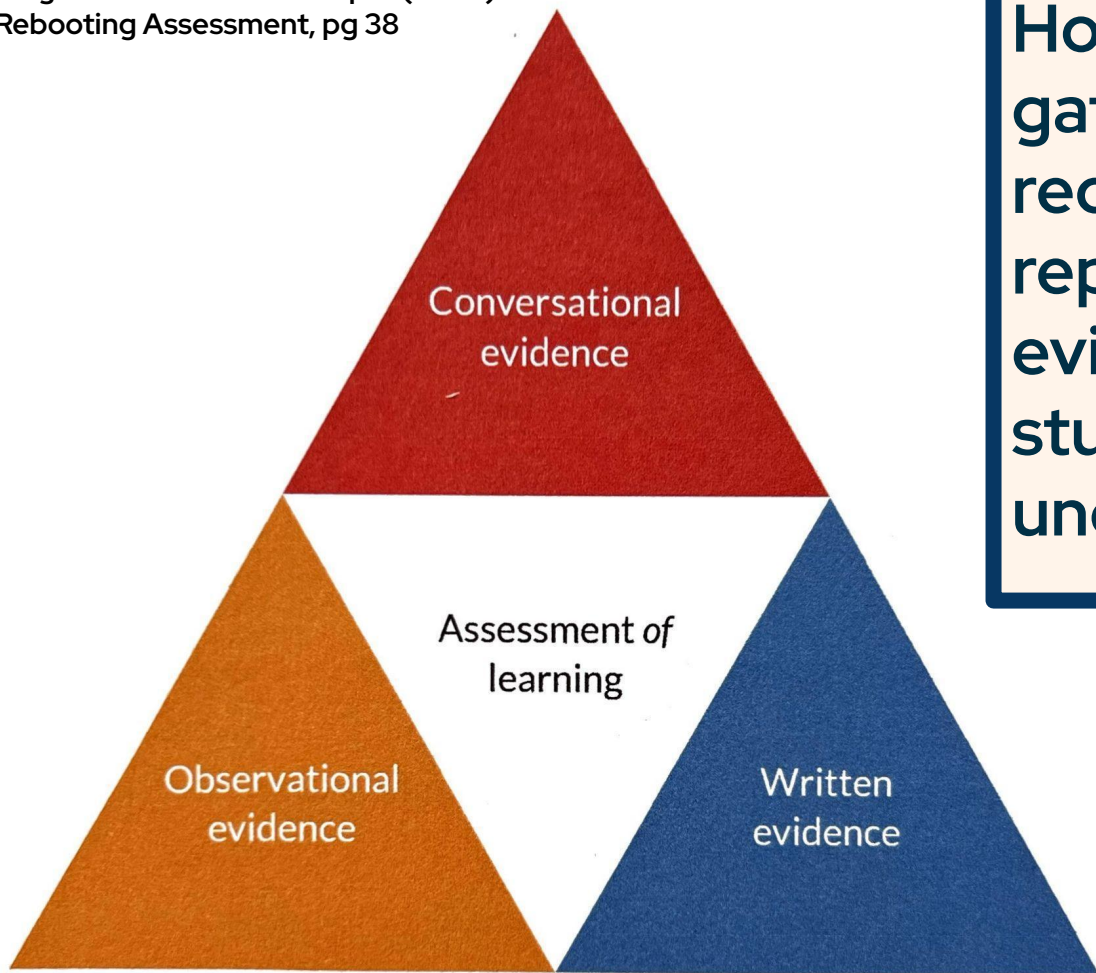
PHASE 5: THE FINANCIAL-ADVICE PANEL
Present your choice and defend your logic before a panel of peers.



Assessing CEFL

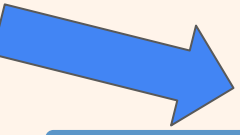


Image source: Damian Cooper (2022)
Rebooting Assessment, pg 38



How do you
gather relevant,
recent,
repeated
evidence of
student
understanding?





7CE1 LO Students explore self-image in relation to

Skills & Procedures:

- Engage in conversations with various people about careers.
- Describe the importance of lifelong learning.
- Analyze personal experiences and responses to transitions.
- Anticipate future transitions.

Knowledge:

- Career is a lifelong combination of roles, experiences, and education.
- Self-image influences confidence, motivation, and perseverance.
- Beliefs, interests, and values contribute to self-image.
- Self-image can inform career goals and aspirations.
- Goal setting involves developing a plan, with clear steps to achieve a goal.
- Transitions happen throughout life and can be anticipated or unexpected.
- Emotions, including anger, fear, and happiness, are normal responses to transitions.

Key Assessment Strategies for Career Education

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

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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.

- Performance indicators alongside expectations outlined as triangulated assessments (observations, conversations, and products) are key resources for teachers to use in feedback and 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

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. They require access to a variety of industry developed surveys and case studies. These become artifacts in a student's portfolio and 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

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](https://creativecommons.org/licenses/by-nc-sa/4.0/)



Grade 9 Cross-Curricular Unit

CEFL	Organizing Idea Career Opportunities: Volunteer or work-integrated learning experiences can influence career development and promote world-of-work and community interactions.	Learning Outcome Students relate experiences and employment opportunities to career pathways.	verb: relate To show or make a connection between two or more things. experiences opportunities pathways (SP) Evaluate the relevance of skills to career pathways of interest.
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Grade 9 Cross-Curricular

CEFL	Organizing Idea Career Opportunities: Volunteer or work-integrated learning experiences can influence career development and promote world-of-work and community interactions.	Learning Outcome Students relate experiences and employment opportunities to career pathways.	(U (K ex (k p (a
			(SP) Evaluate skills to career pathways of interest.

verb: relate

experiences

opportunities

pathways

research: to seek information and study a topic, question, etc., to enhance understanding and/or discover new information.

engage: to take part/be involved in.

evaluate: to determine the value, significance, importance, or quality of something

g,

Grade 9 Cross-Curricular Unit

CEFL	Organizing Idea Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities .	Learning Outcome Students examine financial security.	(U) Financial products and services can support financial security. (K) Financial security is about the stability of one's finances, having enough to spend on personal enjoyment, and being able to withstand financial challenges. (K) 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 (SP) Explain factors that impact financial security. (SP) Discuss social and environmental factors that can influence financial security. (SP) Analyze financial security habits.
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Assessment Considerations:

Rubrics designed around the Learning Outcomes and KUSPs for Career Education and Financial Literacy, along with connected outcomes from other subject areas, are essential for assessing student learning. These rubrics help focus assessment on the specific knowledge, skills, and understandings students are expected to demonstrate across multiple subjects. They also provide opportunities to assess growth in foundational skills and student reflection as described in the Progressions. Rubric criteria can be applied to final presentations, research and analysis reports, or creative audio-visual products. Authentic audiences, such as family members, community partners, local businesses, and virtual experts, can further enhance the learning experience by providing meaningful opportunities for students to share their work.

Teacher observation checklists are essential to assessment and growth as they are important for both formative feedback and triangulated references for teacher professional judgement when evaluating.

A single point rubric is useful in guiding students. It blends high expectations (proficiency criteria) with narrow focus, respecting potential limits of cognitive load.

Continuing the Storytelling process allows for students to select relevant artifacts to add to their portfolio throughout the project; ensures ongoing reflection and growth through journals and teacher-student conferences; and offers a variety of lenses for student growth (conflict, harmony, perspective, reflection, and craft through storytelling). Have students document their learning using photos, videos, and student quotes!

Strengths Evidence of Quality	Criteria for Success Knowledge, Skills & Procedures, Competency & Career Progressions	Stretches Areas for Growth
	CEFL - Career Opportunities: - Student identifies purposeful career pathways of interest that directly align with their iterative analyses of personal strengths and growth areas - Student conducts in-depth research into volunteer, work-integrated learning, and entrepreneurship opportunities, detailing clear connections to their preferred future paths - Student engages in meaningful, student-led conversations with community or industry members, extracting clear occupational insights - Student evaluates the relevance of employability and job-specific skills with a perceptive and forward-looking lens	

Single Point Rubric
Cult of Pedagogy - Meet the Single Point Rubric



Flexible Thinking: An opportunity in Delivery, Scheduling & Reporting

Guide to Education



Organization of Instructional Time (Program Planning Gr 1 - 9)

The following requirements and considerations apply to the organization of instructional time:

- As per the [Funding Manual for School Authorities](#), all students must be provided with a minimum number of hours of instruction. See [Minimum Hours of Instruction: Early Childhood Services](#) and [Minimum Hours of Instruction: Grade 1 to Grade 9](#) in this section.
- Subject to the above requirement, *decisions on the organization and scheduling of instructional time are a school authority matter* and should be *flexible* enough on a daily, weekly and yearly basis to *meet the learning needs of students*.
- All students should be *provided sufficient opportunity to achieve the outcomes* outlined in the programs of study/curriculum.
- Organization for instruction may be based on an *integrated programming model* in which the *outcomes from two or more subject areas are addressed within a common time block*.

Career Education & Financial Literacy (CEFL)



- Draft 7–9 career education and financial literacy curriculum was released in fall 2025.
 - The **recommended** hours of instruction for draft 7-9 career education and financial literacy curriculum is 50 hours per year.
- Draft 7–9 physical education and wellness curriculum was released in June 2025.
 - The **recommended** hours of instruction for the new 7-9 physical education and wellness course is 125 hours per year, equal to the total instructional hours currently **recommended** for the two individual courses:
 - Physical Education: 75 hours per year
 - Health and Life Skills: 50 hours per year

Scheduling Considerations

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.

Additionally, within CTF & CTS courses, teachers can directly infuse outcomes from the Financial Literacy and Career Education Organizing Ideas, deepening student experiences and understandings.



PHASE 2: Grade 7 Mathematics & Financial Literacy Year-at-a-Glance Cross-Curricular Investigation Matrix

Financial literacy follows mathematics instruction; each investigation uses mathematics as the tool for making an informed financial decision.

Mathematics Organizing Idea	Grade 7 Mathematics Focus	Financial Literacy Connection	Authentic Investigation	Mathematical Thinking	Authenticity
Number	Fractions, operations, decimals, fractions, percent, ratios	Employment and employment income	1. My First Paycheque	Modelling and decision making	*****
		Money management	2. Building My First Monthly Budget	Analysis	*****
		Employment income	3. Which Summer Job Pays More?	Comparing and justifying	*****
		Taxes and deductions	4. Understanding Gross and Net Income	Modelling	*****
Algebra	Patterns, expressions, equations, relationships	Money management	5. Saving for a New Gaming System	Generating relationships	*****
		Money management	6. Phone Plans: Which One Saves More?	Comparing relationships	*****
		Employment income	7. Commission or Hourly Wage?	Modelling	*****
Measurement	Length, perimeter, area, volume, time	Money management	8. Renovating a Bedroom Within Budget	Optimization	*****
		Money management	9. Building a Backyard Garden	Spatial reasoning	*****
		Employment	10. Landscaping Business Estimate	Estimation and cost analysis	*****
Geometry	Angles, constructions, geometric reasoning	Money management	11. Designing a Tiny Home Floor Plan	Spatial planning	*****
		Employment	12. Designing a Retail Display	Spatial reasoning	*****
Statistics	Collecting, displaying, and interpreting data	Money management	13. How Do Grade 7 Students Spend Their Money?	Data analysis	*****
		Employment income	14. Comparing Careers Using Data	Statistical reasoning	*****
		Money management	15. Comparing Household Budgets	Interpretation	*****
Probability	Experimental and theoretical probability	Risk and security and risk	16. Should You Buy the Warranty?	Risk analysis	*****
		Risk and security and risk	17. Is Insurance Worth It?	Decision making	*****
		Risk and security and risk	18. Risk and Reward	Prediction	*****

Replace with new
ones

Programming Options Junior High CAREER Pathways:

- 5-week rotations/90 min per week
- Possible mentorship from Advanced CTS students
- My Blueprint *led by teachers* during the CAREER ED time
- MYFVSD completed for all grade 9 students – ***grade 9 teacher responsibility***
- Grade 8 **CAREER EXPO** (CAREERS TEAM) (Spring)
- Grade 9 **CTR 1010** High School/CAREER Readiness (CAREERS TEAM)

Sample Schedule: Grade 7

Term 1

Explore 1	Explore 2	Explore 3
Career Education 7 (CEFL curriculum)	Careers Academy	Careers Academy

Term 2

Explore 4	Explore 5	Explore 6
Financial Literacy 7 (CEFL curriculum)	Careers Academy	Careers Academy

**Opportunity for students to explore all 12 Academies throughout Junior High.*



Our thanks to
Fort Vermilion
School Division
for sharing this
sample

Integrated CEFL with CTF (semestered)



CEFL embedded in CTF Courses		# of days
Safety, Tools & Measurement		5
Career Explorations	C.E.	6
Construction	Con.	14
Financial Literacy	F.L.	5
Food Sciences	F.S.	14
Human Care & Services	HCS	14
Technology & Design	T&D	8
Celebration		3



Designed for Semester (3-4 classes a week)

Each child receives 6 different courses (14 classes)

# of days	5	3	3	2	4	3	2	4	3	2	4	3	2	4	3	2	4	3	4	3	3	3
Groups		Number of classes = 63															(18-19 wks)					
A	Safety, Tools & Measurements	C.E.	F.L.	F.L.	F.S	F.S	T&D	F.S	F.S	T&D	HCS	HCS	T&D	HCS	HCS	T&D	Con.	Con.	Con.	Con.	C.E.	Celebration & Clean-Up
B		C.E.	F.L.	T&D	Con.	Con.	F.L.	Con.	Con.	T&D	F.S	F.S	T&D	F.S	F.S	T&D	HCS	HCS	HCS	HCS	C.E.	
C		C.E.	F.L.	T&D	HCS	HCS	T&D	HCS	HCS	F.L.	Con.	Con.	T&D	Con.	Con.	T&D	F.S	F.S	F.S	F.S	C.E.	





Reporting on CEFL



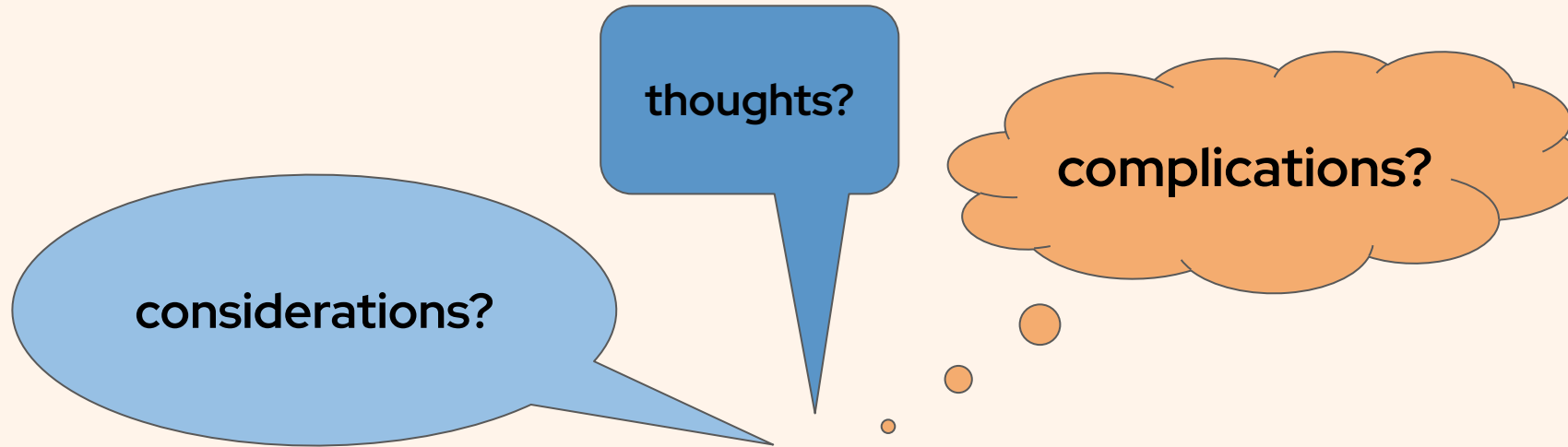
The Guiding Framework for the Design and Development of Kindergarten to Grade 12 Curriculum

Learning Outcomes

The learning outcomes describe what students are required to know, understand, and be able to do by the end of a grade. Student achievement of learning outcomes must be assessed and reported.

Multiple teachers in a gradebook?

Gradebook setup? Learning Outcomes?



Designing to Engage All Staff on the CEFL Team



Designing to Engage All Staff on the CEFL Team

Staff Name: _____
Current Role: _____ Date: _____
Current Assignment/Grade(s): _____

Staff Skills Inventory - Career Education

Part 1: Professional Background & Industry Connections

Education & Specialities: _____

Industry Experience: Aside from education, in which industries have you worked?
(e.g., Trades, Tech, Retail, Healthcare, Arts): _____

Professional Network: Do you have active connections in the community
(employers, entrepreneurs, or tradespeople) willing to provide job shadowing or
mentorship? ☐ Yes ☐ No
If Yes, sector(s): _____

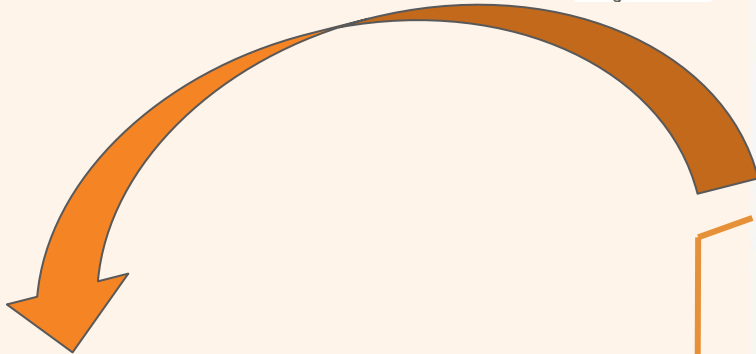
Credentials: Which active industry certifications do you hold?
(e.g., WHMIS Trainer, First Aid, Red Seal, Google Cert, Project Management)

Part 2: Career Education & Agency

Which of these areas are you comfortable mentoring or instructing? Check all that apply.

- ☐ **Self-Assessment:** Helping students align interests/values with career pathways
- ☐ **Digital Identity:** Teaching students to curate a professional online presence
(Portfolios, LinkedIn)
- ☐ **The "Hidden" Job Market:** Teaching networking and informational interviewing
- ☐ **Future Trends:** Discussing AI, automation, and the "Changing World of Work"
- ☐ **Resilience:** Sharing personal stories of "career pivots" or overcoming job search
disappointments
- ☐ **Entrepreneurial Mindset:** Guiding students in market research, starting a small
venture, advertising, and finances

Leaders of Career Education: School Design Toolkit



Progressions come to life
intentional planning of:

- School Design
- Instructional Leadership
- Staff Engagement/Roles
- Structures
- Curriculum Design



CAREER EDUCATION SCHOOL DESIGN

THE 'WHY' GUIDING DIRECTION

- Career Theory and a Career Education System Design
- Why do this? What does the research and data tell us?
- Provincial guiding documents
 - Career Education Task Force Final Report
 - Ministerial Order
 - Premier Mandate letters
 - Career Progressions

SYSTEM DESIGN OF STUDENT EXPERIENCE

- Administrator Instructional Leadership Oversight
- Needs Assessment - Where are we, where do we need to be?
- Establishing Vision, Goals & Strategic Plan
- Budget Priority
- Establishing a Core Team - Roles & Responsibilities
- Development of guiding documents i.e. Handbooks and Framework
- School Structures for Career Education i.e. advisory/learning commons hub/visuals/timetabling
- Professional Learning & Collaboration Design
 - Building Capacity of all staff and all roles
- Curriculum Pedagogy & Design
 - Career Progressions - All school/staff responsibility to embed effective practices
 - Elevating Career Education in Core/CTE/CTS Programming
 - Elevating meaningful student experiences in Dual Credit, Work Integrated Learning, Green Certificate
 - CEFL 7-9, CEFL 10, CALM
- Frequently collect data to inform effectiveness on students

STUDENT CAREER PATHWAY SUCCESS

- Through Planning, Exploration and Experiences
- Developing all of the above with intentionality to create meaningful learning experiences for students that build confidence, skill development and certainty of career pathways which they see themselves selecting K-12.
 - Student career pathway planning processes
 - Supporting student success through staff coaching & advising

SUPPORTING THE DESIGN

- Published goals, actions and measurements
- Strong System Leadership & Learning
- Development of Resources & Handbooks

Our 'Team' Culture Approach: Intentional by Design



SYSTEM DESIGN OF STUDENT EXPERIENCE

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Building culture through a focus on engagement and capacity building.

- 1. School Career Connection Teams**
 - School Leads = Admin, Lead Teachers
 - Overall staff (all) engagement and capacity building with professional learning and career education school development
- 2. Division Career Connection Team**
 - Division Leads = Associate Superintendent, Director, Coordinator, CAREERS Practitioner
 - Overall senior leadership engagement and capacity building and career education division-wide leadership and direction setting
- 3. Community Engagement/Partnerships**
 - Local families and businesses
 - Other K-12 school authority partnerships
 - Post-secondary Partnerships
 - Industry Partnerships
 - Organizations i.e. CAREERS

Designing to Engage All Staff on the CEFL Team



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- School lead teams support the redesign of school actions and structures
- Use of a Career Hub i.e. Learning Commons Hub
- Use of Advisory groupings
- Physical space visuals
- Flexible timetabling - cross curricular outcome achievement

Using all aspects at our disposal to redesign schools to have the greatest impact on students with Career Education Design. Being intentional in design to cause CEFL to be more than a stand alone course taught by one teacher...



Designing to Engage All Staff on the CEFL Team

Being intentional in design to cause CEFL to be more than a stand alone course taught by one teacher...

Complementary Curriculum Supports
Explore, Experience, Consider

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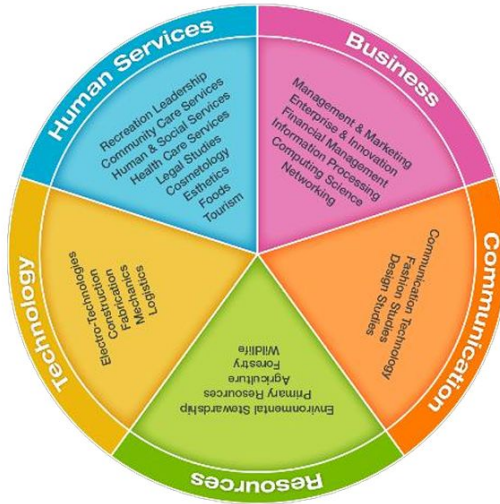
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 - Student career pathway planning processes
 - Supporting student success through staff coaching & advising

SUPPORTING THE DESIGN

- Published goals, actions and measurements
- Strong System Leadership & Learning
- Development of Resources & Handbooks

Overview of CTF Curriculum and Intention



CTF Clusters and Occupational Areas

CTF Learning Outcomes

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

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

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

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

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

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

CTF challenges or tasks that integrates at least two occupational areas, provides students with an opportunity to experience the interconnectedness of skills, knowledge and technologies associated with various occupational areas.

Intentional Design: CTF/CTS Curriculum and CEFL

<https://curriculum.learnalberta.ca/curriculum/en/pos/CTF>

Career and Technology Foundations (CTF) provides students in grades 5 to 9 the opportunity to explore their interests within various occupational areas and technologies that will also bridge into future CTS programming...

- Integrate Multiple Occupational Areas
- Focus on Competencies
- Community Bridging
- Transition to High School
- Flexibility and Choice
- Self-Reflection



Career Education and Financial Literacy (CEFL)



Grade 7 Multi-Grade View →



Organizing Idea

Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in navigating transitions while pursuing career and educational goals.



Guiding Question

How can perceptions of oneself support reaching personal potential?



Learning Outcome

Students explore self-image in relation to career aspirations.

Knowledge, Understanding
and Skills & Procedures

[Resources](#)



Knowledge

Career is a lifelong combination of roles, experiences, and education.



Understanding

Positive self-image can influence career aspirations.



Skills & Procedures

Engage in conversations with various people about careers.

Being intentional in design to cause CEFL to be more than a stand alone course taught by one teacher...

Integrated CEFL with CTF (semestered)



CEFL embedded in CTF Courses		# of days
Safety, Tools & Measurement		5
Career Explorations	C.E.	6
Construction	Con.	14
Financial Literacy	F.L.	5
Food Sciences	F.S.	14
Human Care & Services	HCS	14
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Celebration		3



Designed for Semester (3-4 classes a week)																						
Each child receives 6 different courses (14 classes)																						
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Groups																Number of classes = 63					(18-19 wks)	
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B		C.E.	F.L.	T&D	Con.	Con.	F.L.	Con.	Con.	T&D	F.S	F.S	T&D	F.S	F.S	T&D	HCS	HCS	HCS	HCS	C.E.	
C		C.E.	F.L.	T&D	HCS	HCS	T&D	HCS	HCS	F.L.	Con.	Con.	T&D	Con.	Con.	T&D	F.S	F.S	F.S	F.S	C.E.	



Guide to Education



Career & Technology Studies (High School Program Planning – Courses & Programs)

- Some **students may successfully complete all the learning outcomes for individual introductory-level (1000 series) CTS courses offered in grades 7 to 9**. Upon recommendation of the junior high school principal, a student who successfully completes all the learning outcomes for an introductory-level (1000 series) CTS course **may be granted credits associated with that CTS course** by a senior high school principal. Such recommendations should be made on an individual, case-by-case basis. A mark of “P” for pass or a percentage grade may be assigned to the student by the senior high school principal.

The following senior high school courses **cannot** be taken for credit by students enrolled in a junior high school:

- Career and Life Management (CALM)
- Registered Apprenticeship Program 15–25–35
- Special Projects 10, 20 and 30
- Career Internship 10
- Green Certificate Program courses
- Work Experience 15, 25 and 35
- Intermediate-level (2000 series) and Advanced-level (3000 series) CTS courses
- English as an Additional Language courses
- K&E Workplace Readiness 10–4, Workplace Practicum 20–4 and Workplace Practicum 30–4
- Locally developed courses, with the exception of locally developed language arts or language and culture courses [Guide to Education](#) (2025–2026)



Guide to Education

Career Plans (Program Planning Gr 1 – 9)



- Schools are *encouraged* to require students to *develop a program and career plan when beginning junior high school*. The plan should be *updated annually* and *signed off* annually by parents and the principal.

How might you monitor progressions?



Foundations of Career Education: Empowering Lifelong Career Readiness

careered.aplc.ca





Time to Plan



Planning Staff CEFL Readiness

Using The Consortium's Career Education Educator Learning Resources ([LINK HERE](https://aplc.ca/curriculum-resources/career-education/))

<https://aplc.ca/curriculum-resources/career-education/>

Plan your leadership actions that will support staff in their learning and readiness for CEFL and your school's Career Education Design.

What actions are you going to take over the next several months for staff learning and planning?

How might you begin? And then?

June

August

September

October

November

December

Next Steps Beyond....



The Consortium



CASS

Acknowledgement: This guide was developed by The Consortium (Alberta Professional Learning Consortium) to support implementation. It is freely provided in support of improved teaching and learning under the following Creative Commons license: [CC BY 4.0](https://creativecommons.org/licenses/by/4.0/)



Summer Symposium

Registration
Now Open



Scan the QR
or

[Learn More / Register](#)



August 17-21

Bring Financial Literacy to Life in K–1!

Facilitator: Paul Bohnert and Chris Zarski

Date/Time: Aug 17, 2026 (9:00 am to 10:15 am)

Curious about what financial literacy really looks like in the classroom? Join us to weave financial literacy into your existing curriculum.

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

Facilitator: Paul Bohnert and Chris Zarski
Date/Time: Aug 17, 2026 (2:30 pm to 3:45 pm)

Career Foundations

Facilitator: Lynda Kope and Jackie Taylor
Date/Time: Aug 19, 2026 (1:00 pm to 2:15 pm)

Join this session to explore elements of Career Foundations as presented within the Foundations of Career Education: Empowering Lifelong Career Education framework. Participants will interact with the elements of career foundations, career theory, pedagogy, and assessment for career readiness as it relates to Career Progressions and Career Education and Financial Literacy. This session is an introduction for all educators who are beginning to design learning for Career Education and are seeking an understanding of Career Foundations.

Donner sens au nouveau curriculum l'éducation au choix de carrière et à la littératie financière (ECCLF)

Facilitator: Julia Drefs
Date/Time: Aug 20, 2026 (1:00 pm to 2:15 pm)

Career Education Leader's Toolkit

Facilitator: Jackie Taylor
Date/Time: Aug 17, 2026 (9:00 am to 10:15 am)

ready ways
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CASS



The Consortium

Questions?

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



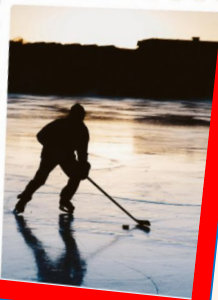
aplc.ca



Why Would I?

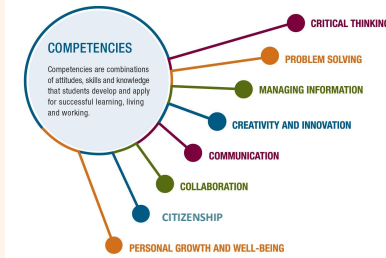
Why would I help my uncle fix lawn mowers in his shop? So I could learn how to fix small engines so I can work as a sled mechanic in the future.

Why would I play hockey with my community team? So I could learn how to work hard for a goal and be a good teammate so I can work as a construction worker in the future.



Why Would I?

1. Create a "Why Would I?" series of three **postcards** to mail to a friend/family member, or a "Why Would You?" **poster** to hang in your personal space/school or a "Why Would I?" **PowerPoint/Canva/Google Slide** presentation or a "Why Would I?" **YouTube video ad** or a "Why Would I?" **podcast** to demonstrate how personal experiences relate to future work choices.



Career Education and Financial Literacy Learning Experiences