

GRADE 4

Financial Literacy Resource Guide



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Prepared by

ELLIE HIU YING CHAN, M.Ed., BComm
Numeracy Program Developer
Frontier College

ASHLEY JOHNSTON,
M.A., B.Ed., H.B.A.
Numeracy Program Developer
Frontier College

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Introduction



Literacy:
Learning for Life.
L'alphabétisation,
Une leçon pour la vie.

About Frontier College

Frontier College is a national, charitable literacy organization that was founded in 1899. We work with children, teens, adults, and families who need help to improve their literacy skills.

OUR VISION IS

Literacy is recognized as a human right and a driving force to empowerment and prosperity. Frontier College leads the effort in Canada to help people and communities reach their full potential through the power of literacy.

We have worked with the Ontario Ministry of Education for over 15 years to implement programs that have a clear and positive impact on the reading, writing, and math skills of Ontario students. These programs focus on students from low-income, newcomer, and Indigenous communities who face barriers to learning. They include tutoring programs, summer learning, parent engagement, and community capacity-building. Our dedicated staff, strong volunteer network, and enduring partnerships ensure that we reach students in all parts of the province including towns, cities, and remote Indigenous communities. The focus of all our child and youth programs is to complement the formal education system and respond to Ministry of Education priorities.



The Importance of Financial Literacy

“Financial literacy is the ability to understand and effectively use various financial skills” (Fernando, 2021) to make informed decisions regarding our financial resources. Having strong financial literacy is a foundation for long-term financial health, which contributes to housing security (Oudshoorn, 2018), better physical and mental health (Whysel, 2018), longer life expectancy (*Benefits of Being*, 2019), and even stronger relationships and marriages (*Benefits of Being*, 2019).

Financial literacy is an essential life skill; however, students often learn these skills in an unstructured way. Some view financial literacy as a life skill that a person eventually learns as they grow older. Others may say it is knowledge to be passed down from generation to generation like family stories. Yet others may feel that a person is expected to struggle through life in order to acquire these skills.

The Ministry of Education in the Province of Ontario introduced financial literacy as part of the mathematics curriculum in Grades 1 through 9¹. The Financial Literacy curriculum strand contains three broad expectations:

- Money Concepts
- Financial Management
- Consumer and Civic Awareness

For detailed information on the financial literacy curriculum strand, please see **Appendix A** or visit the Ontario curriculum website: <https://www.dcp.edu.gov.on.ca/en/curriculum/elementary-mathematics>.

Structured teaching of financial literacy skills will support students in making effective financial decisions earlier in life, including loans, interest payments, investments, and budgeting as they pursue their careers and post-secondary education.

¹ The financial literacy strand in Ontario’s Mathematics curriculum was introduced in year 2020 for Grades 1 through 8, and year 2021 for Grade 9.

How To Use This Guide



This Financial Literacy Resource Guide includes learning activities, games, online resources, and project ideas for students, families, teachers, and community organizers. They follow the Ontario Ministry of Education’s mathematics curriculum (Queen’s Printer for Ontario, 2020) and are developed by Ontario Certified Teachers at Frontier College.

Culturally Responsive and Relevant Pedagogy (CRRP) is the foundational building block of this guide. The next subheading will further discuss the CRRP framework. In this guide, there are four special features that are developed with the CRRP framework in mind, in order to further support student learning.

TEACHER TALK MOVE

Question frames and teaching ideas to help teachers facilitate student discussions, build literacy skills, and develop student confidence.

PARENT TALK MOVE

Question frames and conversation starters to help parents have open-ended discussions with their child about what they are learning at school.

ACADEMIC LANGUAGE

Highlight specific words from an activity that teachers and community organizers may want to explicitly teach. This benefits all students, particularly English Language Learners (ELLs).

TIP

Provides new ideas or alternative ways of using the resource. If the tip is specified for one audience, it will say so. (For example: Tip for Teachers).

A special note to teachers and community organizers: Please be mindful of the students' and their families' lived experiences. It is appropriate to modify the lessons and activities accordingly.

Culturally Responsive and Relevant Pedagogy (CRRP)

Culturally Responsive and Relevant Pedagogy (CRRP) integrates a student's background, culture, and home language into the curriculum and classroom learning. Ladson-Billings (1995) describes the three pillars of CRRP. Teachers must:

- 1 Have high expectations for all students and attend to students' academic needs by teaching what is most meaningful to them.
- 2 Maintain students' cultural competence by utilizing students' culture and language as a vehicle for learning.
- 3 Guide students to develop a critical consciousness through which they challenge the status quo of our society.

It is *not* true that only exceptional teachers can achieve success with CRRP. By examining ourselves, and implementing purposeful pedagogy in our classrooms, we can all have a measure of success. Of course, it must start with us. Some of the most effective culturally responsive teachers describe teaching as “a way of life” rather than a job (Duncan-Andrade, 2007). According to individual circumstances, there are a few small things that teachers can do that can make a big difference. The next subheading provides some practical suggestions.

Additional worksheets and presentations to support this guide are available for download. To do so please visit the resources page on www.frontiercollege.ca

How To Use This Guide

HOW CAN CRRP BE APPLIED TO FINANCIAL LITERACY?

Undoubtedly, financial literacy skills are used by people from all backgrounds and cultures. We make financial decisions every day, whether big or small, and these skills are applicable to all people. However, money can carry a cultural aspect. For example, spending habits often reflect personal, cultural, and societal priorities. Culturally responsive teachers are mindful that the topic of financial success and wealth inevitably carries notions of privilege and power. Therefore, it is important to understand students' and their families' lived experiences and the factors that influence their decisions to spend, save, or invest. Many teachers are already incorporating CRRP in their classrooms. Here are a few practical ways that teachers can build on their current practice:

- Perform self-examination of social location, privilege, and power in the current social context. This helps a teacher to understand where they stand in comparison to their students and school community.
- Parents are valuable resources. Invite parents, relatives, Elders, and community leaders into the classroom to share cultural and academic knowledge. Be mindful not to “import” role models who do not have firsthand experience that the students can relate to (Ladson-Billings, 1995).
- Build on student strengths. View students as a fund of knowledge who can provide rich cultural and community knowledge that they bring to the classroom as an asset. (Moll, 1998; Weiner, 2006).
- Encourage students to use their home language in class (Gee, 2004). In addition, teaching academic language is also a priority in the math curriculum. By using academic language in the form of student discussions, students deepen their understanding and reasoning (Mercer, 2002). To further support teachers, this guide provides “Academic Language” boxes.
- Make an effort to spend time in the community where you teach. Perhaps go on a walk during lunch time, visit a local restaurant, and speak with the patrons. Walk around the school campus before or after school and speak with students outside the classroom. Have an open-door policy once a week during recess, inviting students to hang out in your classroom as a safe space. You may be surprised with what you learn about your students and the community by doing these small things. Woodson (1933) illustrates a teacher as someone who serves their community: “The servant of the people is down among them, living as they live, doing what they do, and enjoying what they enjoy” (Woodson, 1933, p.131).



In this guide, the activities and resources are designed to reinforce high academic expectations aligned with the curriculum by using higher-order thinking questions; low-floor, high-ceiling performance tasks; and project-based learning. Activities include differentiation suitable for:

- English Language Learners (ELLs),
- Those living in an urban context,
- Those living in a rural context,
- Those living in remote Indigenous communities.

Once teachers have a strong grasp of their individual identity and their role in a student's life, it is crucial for teachers to explore the more difficult topics with their students. Section III, titled "Teaching Extensions & Project Ideas," provides teachers with options to further explore—with a critical eye—financial literacy concepts with their students. This equips and empowers the students to make sense of the world and to create change for the future.



Growth Mindset and Developing Student Confidence

In addition to CRRP, it is essential to help students develop a growth mindset in their learning. There is a strong connection between growth mindset, student success, and student confidence. In short, growth mindset is the concept that intelligence can be developed and that the brain is malleable. In this guide, you will find resources that help teachers and parents to promote growth mindset in a student's learning. For teachers, use the "Teacher Talk Move" boxes. For parents, use the "Parent Talk Move" boxes.

HOW TO PROMOTE GROWTH MINDSET?

- Ask open-ended questions, not simply "yes/no" questions or regurgitation of information.
- Encourage students to find multiple solutions.
- Celebrate progress and give praise for student effort, not just for the "right" answer.
- Encourage students to fail and make mistakes.
- Encourage student to reflect, consolidate their learning, and understand how to improve.



GROWTH MINDSET VIDEOS

“Growing your mind” by Khan Academy (3:04)

<https://www.youtube.com/watch?v=WtKJrB5rOKs>

Learn about the science behind the brain as it learns!

“Neuroplasticity” by Sentis (2:03)

<https://www.youtube.com/watch?v=ELpfYCZa87g>

Learn about how we can rewire our brain!

“Carol Dweck: The power of believing that you can improve” by Ted Talk (10:11)

https://www.ted.com/talks/carol_dweck_the_power_of_believing_that_you_can_improve?language=en

Carol Dweck is a prominent researcher in growth mindset. Learn about the power of “not yet”!

Technology Considerations

We are conscious of differing technology availabilities across various classrooms and households. The activities and resources include options for both lower-tech and higher-tech spaces. Students will achieve the same learning goals regardless of the technologies available.

Note: Internet is required to access most of the resources, as they are posted on the Frontier College Financial Literacy webpage.

If you don't have access to the internet, please contact us at: **1-800-555-6523** to request a paper copy of the guide, presentation, worksheets, or supplementary material.

TIPS

There are benefits in teaching the same concept in multiple ways. Those who are able may consider using both versions to give the student more practice.

Learning Activities



Below are the Grade 4 financial literacy learning sessions created by Ontario Certified Teachers at Frontier College. The learning sessions are accompanied by presentations, performance tasks and worksheets. You may download the resources from the Frontier College Resources webpage. Please be mindful of the students' and their families' lived experiences, and modify the content according to student needs.

Learning Sessions and Performance Tasks

NAME	LOCATION
Money In Words And Numbers	www.frontiercollege.ca/news/resources
Where is My Money?	www.frontiercollege.ca/news/resources
How To Use Money Manipulatives	www.frontiercollege.ca/news/resources

TIP

Feel free to use the entire session as one lesson, or select a small section as an opening activity, closing activity, or review.



Learning Session 1

Money In Words And Numbers



MATERIALS

Presentation, Grade 4 Grocery Shopping Performance Task
These materials are available on the Frontier College website at:
www.frontiercollege.ca/News/Resources

SUITABLE FOR

Teachers, parents, community organizers, newcomers, ELL students, urban students, rural students, Indigenous students

The session includes the following curriculum standards:

GRADE 4 FINANCIAL LITERACY

- F1.1** Identify various methods of payment that can be used to purchase goods and services
- F1.2** Estimate and calculate the cost of transactions involving multiple items priced in whole-dollar amounts, not including sales tax, and the amount of change needed when payment is made in cash, using mental math
- F1.5** Describe some ways of determining whether something is reasonably priced and therefore a good purchase

After the session, students will be able to:

- Identify money value and names of coins.
- Represent the same value in various ways.
- Add and subtract dollars.
- Make purchases within a set budget.
- Evaluate reasonability of prices.

ACADEMIC LANGUAGE

- Various names of coins and bills
- Goods
- Services

TIPS FOR TEACHERS

- In the grocery shopping task, be mindful to modify and adapt the items and prices to reflect your students' purchasing habits and local grocery store prices.
- The performance task can be used as classwork, assigned as homework, or used as an in-class project.



Learning Session 2

Where Is My Money?



MATERIALS

Presentation, Grade 4 Managing Your Money Weekly Budget
These materials are available on the Frontier College website at:
www.frontiercollege.ca/News/Resources

SUITABLE FOR

Teachers, parents, community organizers, newcomers, ELL students, urban students, rural students, Indigenous students

The session includes the following curriculum standards:

GRADE 4 FINANCIAL LITERACY

- F1.3** Explain the concepts of spending, saving, earning, investing, and donating
- F1.4** Explain the relationship between spending and saving, and describe how spending and saving behaviours may differ from one person to another

After the session, students will be able to:

- Understand the concepts of spending, saving, earning, investing, and donating.
- Understand the relationship between earning, spending, and saving.
- Reflect on personal saving goals.

ACADEMIC LANGUAGE

- Spending
- Saving
- Earning
- Investing
- Donating
- Budget



Learning Session 3

How To Use Money Manipulatives



MATERIALS

Presentation, money manipulatives; optional: Money Manipulative Mat
These materials are available on the Frontier College website at:
www.frontiercollege.ca/News/Resources

SUITABLE FOR

Teachers, parents, community organizers, newcomers, ELL students, urban students, rural students, Indigenous students

The session includes the following curriculum standards:

GRADE 4 NUMBER SENSE

B1.1 Read, represent, compose, and decompose whole numbers using appropriate tools and strategies

GRADE 4 FINANCIAL LITERACY

F1.2 Estimate and calculate the cost of transactions involving multiple items priced in whole-dollar amounts, not including sales tax, and the amount of change needed when payment is made in cash, using mental math

Instructions

- 1 Teachers may purchase money manipulatives online or in store.
- 2 Optional: Give each student or group a manipulative mat.
- 3 Follow the learning session, and guide students in understanding that dollars go on the left side of the decimal (blue side), and cents go on the right side of the decimal (yellow side). Grade 4 students are not required to work with cents.
- 4 Using the money manipulatives, students can represent the total value in multiple ways.

TIP

Students can be given the manipulatives in any learning session. Students can work individually, in pairs, or in groups

TEACHER TALK MOVE

- Encourage students to represent money value in multiple ways.
- Spotlight student work to the whole class while showing various representations. This encourages multiple pathways and boosts student confidence.
- “Can you think of another way?”
- “Show me how you did this.”
- “In the next 30 seconds, think of as many ways as you can to represent \$7.00.”



Money Management Worksheets

The “Managing Your Money” worksheet series will show students the basic concepts of money management. It is effective to have discussions with the students while they complete the worksheets with you. In some areas, there are no right or wrong answers; it comes down to personal preferences and priorities. This can be a fun and eye-opening opportunity for students, teachers, and families to learn more about each other. You may download these worksheets from the Frontier College Financial Literacy webpage.

SUITABLE FOR

Teachers, parents, community organizers, newcomers, ELL students, urban students, rural students, Indigenous students

TIP

It is a good idea to complete the worksheets in the given order, as some of the ideas build on the previous worksheet.

1. MANAGING YOUR MONEY: NEEDS VS. WANTS

TIP

Before completing the worksheet, watch a video about children talking about needs vs. wants.

“YNAB Needs vs Wants - Kid Talk Edition” by YNAB (7:13)

<https://www.youtube.com/watch?v=9Ngf-rhOPxE>

ACADEMIC LANGUAGE

- Gratification
- Purchase

2. MANAGING YOUR MONEY: NOW VS. LATER

TIP

At your discretion, watch a 5-minute TED Talk video about the famous marshmallow test and delayed gratification.

“Joachim de Posada: Don’t eat the marshmallow!”

by TED (5:46)

https://www.ted.com/talks/joachim_de_posada_don_t_eat_the_marshmallow

3. MANAGING YOUR MONEY: WEEKLY BUDGET

TIP

You can follow the learning session titled “Where Is My Money?”

ACADEMIC LANGUAGE

- Budget
- Actual
- Entertainment
- Saving
- Donating



Family Shopping Trip

Parents, bring your child on a shopping trip with you! This activity promotes real-life application of the financial literacy skills your child is learning in school. This allows knowledge-sharing with a familial and cultural context and can be done using the spoken language at home. For simplicity, this guide will refer to all caregivers of a child as “parents.”

SUITABLE FOR

Parents, community organizers, newcomers, ELL students, urban students, rural students, Indigenous students

A shopping trip can be for:

- Groceries
- Back-To-School supplies
- Holiday shopping
- Technology purchases
- Gardening supplies, etc.

Parents can look through the flyers with their child before or during the shopping trip and discuss whether an item is reasonably priced or a good value. As you are walking through the store, have discussions with your child about spending, saving, budgeting, and the different methods of payment.

If parents shop for items online, spend some time to show your child how the website works, how you compare prices, and how you evaluate your shopping cart before checkout and payment.

In the Parent Talk Move box, you will find open-ended questions that you can use to foster and encourage conversations with your child around financial literacy.



PARENT TALK MOVE

- Why did you choose this store over the other stores for this shopping trip (convenience, accessible by public transport, prices are cheaper, better quality, etc.)?
- As you are choosing items, how are you making decisions about spending and saving (the cost of the item vs. the budget you have in mind)?
- How are you comparing two similar items (the cost, value, brand name, quality, etc.)?
- Are there flyers available? How do you usually look through the flyers?
- What is the budget for this shopping trip? How did you decide on the budget?
- At a grocery store, discuss with your child how much food is needed for the family for a week? For a month? Estimate together the budget needed to purchase the food needed.
- Do you like to compare prices online vs. in store? If so, are prices usually cheaper in store or online? What are some advantages and disadvantages to ordering online? What are some advantages and disadvantages to shopping in person?

Money Manipulatives

Learning is always more fun with a hands-on activity! Money manipulatives are suitable for both classrooms and home, and for all learner types. They are especially beneficial for newcomers and ELL students to gain literacy skills. Once the student understands how to represent dollar amounts using the manipulatives, this tool can be used for any activity to help them think, reason, and strategize. You may purchase money manipulatives online and in store.

SUITABLE FOR

Teachers, parents, community organizers, newcomers, ELL students, urban students, rural students, Indigenous students

Games and Resources

Teachers, parents, and community organizers should use the following resources at their discretion to meet the needs of your students.

Games

MONEYMAGIC.COM

Help Enzo manage his budget, reach his savings goal, and make it to Vegas. (Note: Enzo has a tendency for short-term gratification.)

LEARNINGWITHPUZZLES.COM | FINANCIAL LITERACY PUZZLES FOR GRADES 3 TO 5

Includes 50+ free, downloadable, and printable worksheets for students in Grades 3 to 5

EDUCATION.COM | WORD SEARCH MAKER

Parents, students, and teachers can create their own wordsearch

Online Resources

BRAINPOP: FINANCIAL LITERACY

Animated educational site for kids including videos, worksheets, quizzes, games, lesson plans, and more. Free videos. Subscription is required for other materials.

ECONEDLINK

Suitable for all grade levels. A great resource for teachers and parents to get some ideas about what to discuss with the student. It explores concepts like fair trade, non-profits, making choices, wants vs needs, etc.

YOUTH HANDS ON BANKING

This website has great course activities for elementary school students, teacher resources, and family resources.



YOU NEED A BUDGET (YNAB) YOUTUBE CHANNEL

Many videos and podcasts that cover a variety of topics. Most videos are created for young learners.

WISE POCKETS CLUBHOUSE BY THE UNIVERSITY OF MISSOURI - ST. LOUIS

An interactive online reading and quiz for young students.

Apps for iPhone and Androids

FLIPP

Browse thousands of flyers digitally and find deals from over 2000 stores.

REEBEE

Browse the latest flyers and deals from 100+ retailers.

FLASHFOOD | SAVE MONEY WHILE SAVING THE PLANET.

Buy high quality, surplus grocery items at steep discounts (up to 50% off without using coupons). Available at Loblaws' owned locations (Real Canadian Superstore, Loblaws, No Frills, etc.) Pick-up in store.

POCKETGUARD

A free app that makes it easy to take control of your personal finance and stop overspending. Its intuitive money management tools help you make a budget and track spending automatically.

CREDIT KARMA

Free credit scores, reports, and insights. No hidden fees. Credit Karma does not impact your credit.

Teaching Extensions and Project Ideas



In addition to the classroom and at-home activities provided in the sections above, teachers can play a role in discussing the more difficult topics about finance and equity.

Culturally responsive teaching of financial literacy includes the understanding of the many social forces in play that affect personal finances, such as racial inequalities, wealth disparity, and the unequal distribution of resources. We have a responsibility to guide students to understand the realities of the world we live in and empower them with the knowledge, tools, and confidence to create future change.

1. RESEARCH A COMMUNITY ORGANIZATION

Teachers can guide students to research local organizations that are creating change in their communities. Students can work individually or in groups to decide on a cause that is important to them, research a community organization that is benefiting that cause, and examine the goods and/or services that are created to meet the needs of others.

For example: The Care Bus in Thunder Bay, started in March 2021 (for more info: <https://www.999thebay.ca/2021/03/04/262731/>)

The Care Bus was created to reach out to people experiencing homelessness during the COVID-19 pandemic. As a result of poverty and homelessness, many people were unable to afford the necessary Personal Protective Equipment (PPE), which led to outbreaks.



2. GUEST SPEAKERS

Teachers can invite individuals, parents, Elders, or community organizations who are creating social change to help empower and inspire students. To ensure that this is relevant to the curriculum, teachers could ask guest speakers to present some start-up costs and examine what types of goods and services their organization uses on a regular basis. Guest speakers can also explain how their organization is filling a need in their community, and how it is financially benefiting those using their service or product.

3. CLASSROOM FUNDRAISERS

Students work as a team to develop a fundraiser together! It can be a car wash, bake sale, lawn work, door-to-door fundraising, etc. Students can estimate or calculate the expenses related to their fundraising activity, and the amount they want to raise/donate. They can examine the relationship between earning and spending. The remaining amount (in this case, the profit) will be donated to a cause they care about.

4. ADDITIONAL WORKSHEETS

Additional worksheets and presentations to support this guide are available for download. To do so please visit the resources page on www.frontiercollege.ca

Appendix

Appendix A: Curriculum Analysis

This curriculum analysis contains the key words from the Ontario Ministry of Education Financial Literacy curriculum document. To see the exact curriculum expectations, please refer to the Learning Sessions in the guide.

GRADE 4	GRADE 5	GRADE 6	GRADE 7	GRADE 8
MONEY CONCEPTS				
<p>Various methods of payment</p> <p>—</p> <p>Goods and services</p> <p>—</p> <p>Estimate and calculate transactions involving multiple items in whole dollars (no tax), using mental math</p>	<p>Ways of money transfer between individuals, organizations, businesses</p> <p>—</p> <p>Estimate and calculate transactions in dollars and cents with taxes, using different strategies</p>	<p>Advantages and disadvantages of various methods of payment</p>	<p>Identify and compare exchange rates, convert foreign currencies to CAD</p>	<p>Advantages and disadvantages of various methods of payment when dealing with currencies and exchange rates</p>
FINANCIAL MANAGEMENT				
<p>Explain concepts of spending, saving, earning, investing, donating; identify key factors to consider</p> <p>—</p> <p>Explain relationship between spending and saving; spending and saving behaviours</p>	<p>Basic budget for various earning and spending scenarios</p> <p>—</p> <p>Concept of credit and debt; how financial decisions may be impacted by each</p>	<p>Identify different types of financial goals (earning and saving goals)</p> <p>—</p> <p>Identify and describe various factors that help or interfere with financial goals</p>	<p>Identify and describe various reliable sources of info that help with planning for and reach financial goals</p> <p>—</p> <p>Create, track, adjust sample budgets to meet longer-term financial goals for various scenarios</p> <p>—</p> <p>Identify personal and societal factors that may influence financial decision-making</p>	<p>Create a financial plan to reach a long-term goal (include income, expenses, and taxes)</p> <p>—</p> <p>Identify different ways to maintain a balanced budget; use appropriate tools to track all income and spending</p> <p>—</p> <p>Determine the growth of simple and compound interest using digital tools; explain impact interest has on long-term financial planning</p>
CONSUMER & CIVIC AWARENESS				
<p>Determine whether something is reasonably priced (a good purchase)</p>	<p>Calculate unit rates for goods and services; identify which rates offer best value</p> <p>—</p> <p>Types of taxes collected by different levels of government; explain how taxes provide services in the community</p>	<p>Concept of interest rates; identify types of interest rates and fees with different accounts and loans</p> <p>—</p> <p>Describe trading, lending, borrowing, donating to distribute financial and other resources among individuals and organizations</p>	<p>Explain how interest rates can impact savings, investments, cost of borrowing over time</p> <p>—</p> <p>Compare interest rates and fees for different accounts and loans; determine best option for different scenarios</p>	<p>Various ways for consumers to get more value when spending (sales, customer loyalty/incentive programs); determine best choice for different scenarios</p> <p>—</p> <p>Compare interest rates, annual fees, rewards for different credit cards and consumer contracts</p>



Curriculum Trends Across Grade-Levels

MONEY CONCEPT

- 1 Basic numeracy skills in estimating and calculating total dollars and cents (with and without tax)
- 2 Methods of payment and their advantages and disadvantages
- 3 Exchange rates and foreign currencies

FINANCIAL MANAGEMENT (KEY EXPECTATION)

- 1 Concepts and connection between spending, saving, earning, investing, donating
- 2 Budgeting & Financial Planning
 - i. Moving from basic budget to long-term financial plan
 - ii. Create, track, adjust, maintain balanced budget
 - iii. Identify and plan towards different types of financial goals (short-term vs. long-term)
 - iv. Finding sources of info to inform decisions
- 3 Credit and debt
- 4 Simple and compound interests using digital tools

CONSUMER & CIVIC AWARENESS

- 1 Different strategies consumers should have in order to get the best value in their spending
- 2 Interest rates and fees on bank accounts, loans, credit cards, and consumer contracts
- 3 Taxes and community services

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