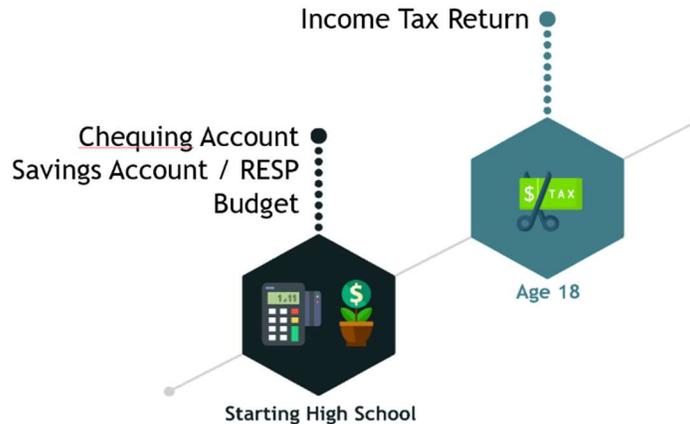


Culminating Activity 1: Getting It Done (Chequing, Savings, and Doing Your Taxes)

Open and troubleshoot a chequing and savings account of your choice. Go online and create a CRA account. Link all three accounts together to create your first financial set-up.



Analyze your chequing and savings account set-up to determine any additions or changes that need to be made. Make sure to consider all the key features, whether your chequing account will convert, and how you plan to link the accounts. If you don't have any accounts, start from scratch.

Consider whether you should file taxes this year.

If you've filed a tax return before, or your parents / guardians have on your behalf, make sure you've created a CRA 'My Account' (go to the CRA website to create an account). If you've never filed before, you can't create an account yet - you need to file a tax return first.

Make lists of essential steps needed to complete these goals (to-do list). You may have to visit banks / institutions on your own time to open and close accounts using our "Before the Bank" and "At the Bank" step-by-step checklists.

Once your bank accounts are set-up and you've determined whether or not you'll file taxes this year, turn your set-up into a financial network, by linking your savings and CRA accounts to your chequing account. Write a two-page reflection (double spaced) about your opening / troubleshooting process for each account. Justify your decision about filing taxes. Include all your planning resources - research on different product offerings, your to-do lists, and any other notes you made.

Activity Answer Key

Students will demonstrate they visited a bank and opened a new / trouble-shot an existing account, and that they understand bank security / fraud concerns, by showing their teacher their original bank account statement with all personal information covered up, apart from the name and last four digits of their account number.

Following their visits, students will write reflections detailing their experiences, adversities they faced, and feedback for future classes. If they already had accounts and made no changes, they'll have to justify their choices.

Other evaluation alternatives include:

- Role playing the opening of an account with another student.
- Writing, in their own words, a step-by-step guide on how to open an account.
- Coming up with 5-7 supplementary questions about bank accounts. This may involve asking questions at a bank and reporting their answers.



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