



Mapping to Curriculum

2020 Saskatchewan Curriculum
Financial Literacy 20, 30

February 5, 2021

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Scope and design of FinStart map well to Saskatchewan’s curriculum expectations set out in *2020 Saskatchewan Curriculum; Financial Literacy 20, 30*. Page numbers refer to the original version dated January 2020.

FinStart Framework Getting Started & Step-by-Step Toolkit	Curriculum Modules/Outcomes (pp. 23-28)
Your payment system	
Chequing account (making payments, choosing a bank - differences between financial institutions) <ul style="list-style-type: none"> Decision-making (Newsletter case study) 	FINL7A (Financial institutions - Core) [Note 1] FINL8 (Conducting & monitoring financial transactions) [Note 2] FINL9 (Cheques) FINL11 (Pre-authorized debits, direct deposits) FINL4 (information security) FINL 34 (Fraud) FINL 35 (Foreign exchange) <ul style="list-style-type: none"> FINL2 (Decision making process)
Savings account (saving & investing; basics of registered accounts, linking multiple accounts, protecting against fraud) <ul style="list-style-type: none"> Interest (Newsletter case study) 	FINL29A (Saving) <ul style="list-style-type: none"> FINL 20 (Interest)
Income tax (paying taxes)	FINL14A, 14C (Taxes) FINL13, 15A, 15B, 15C (Earning income) [Note 3] FINL16 (sales taxes) [Note 4]
Introduction to budgeting - high school budget <ul style="list-style-type: none"> Inflation (Newsletter case study) 	FINL6A (Budgeting - Core) FINL10 [Note 5] FINL13, 15A, 15B, 15C (Earning income) [Note 3] FINL16 (sales taxes) [Note 4]
Credit cards (making payments, good vs bad debt, applying for and using cards, linking credit card to a bank account)	FINL22B (Credit reports & credit scores) FINL22E (Attitudes towards credit) [Note 6] FINL23 (Payment cards) FINL 26A, 26B (Handling debt problems) [Note 7]
Your financial goals	
Savings and investment accounts (saving vs. investing; inflation; risk / reward; registered accounts, employer investment plans, differences between providers of investment services - ready-made and do-it-yourself approaches to investing) <ul style="list-style-type: none"> Inflation (Newsletter case study) 	FINL 29A, 29B, 29C, 29D, 29E(Saving and investing) FINL29G (Investment portfolio) FINL 32, 33 [Note 8] FINL19 (Retirement planning) FINL 36 (Career opportunities in the financial industry) [Note 9]
Loans (borrowing, different forms of funding education - via governments and private sector, different types of bank loans, car loans and leases, mortgage loans, rent vs. buy, how to apply and keep-up, what you can afford to borrow, cost of borrowing)	FINL22A (Types of credit) FINL22D (Obtaining and maintaining credit) FINL 21 (Funding post-secondary education) [Note 10] FINL22E (Attitudes towards credit) [Note 5] FINL 25 (Mortgages) FINL 26A, 26B (Handling debt problems) [Note 7] FINL 28A, 28B, 28C, 28D (Buying- renting, borrowing to buy -leasing)
Insurance (protection against risk)- property (car, home), health, disability, life	FINL30A, 30B (Insurance)
Budgeting (planning to achieve financial goals)	FINL3 (Goal setting) FINL 6B, 6C (Budgeting - Optional) FINL10 [Note 4] FINL13, 15A, 15B, 15C (Earning income) [Note 3]

For Notes 1-10, please refer to the following page...

Notes:

[Note 1] FINL7A and 7B are addressed in the context of FinStart research tables for each financial product (chequing, savings and investment accounts, credit cards, loans and insurance).

[Note 2] FINL8 is addressed through FinStart OPEN/APPLY and KEEP UP checklists for each financial product (chequing, savings and investment accounts, credit cards, and loans).

[Note 3] Income-related topics (FINL13,15A, 15B, 15C) are addressed in FinStart's Income Tax and Budget modules.

[Note 4] FinStart discussion of sales taxes in the Income Tax module is in the context of the GST/HST tax credit. Sales taxes are also addressed in the Budget modules.

[Note 6] FINL22E (Attitudes towards credit) is addressed both in the Credit Card and Loans modules. Additional Case Studies (Teacher Portal) provide further illustration.

[Note 6] In addition to the Budget section, FINL10 is also addressed through FinStart KEEP UP modules for several products, notably chequing and savings accounts, and credit cards.

[Note 7] FINL 26A, B are addressed both in the Credit Card and Loans modules of FinStart.

[Note 8] Selected micro- and macro-economic topics are addressed through FinStart (e.g. inflation, interest rates, how companies generate profits to pay interest and dividends, how tax revenues are used).

[Note 9] Career opportunities in the financial industry can be addressed in the context of FinStart research tables for each financial product (banks / credit unions – banking, saving, and borrowing; credit card companies; investment management; insurance).

[Note 10] Additional Case Study (Teacher Portal) further illustrates student debt issues.

Curriculum items not specifically addressed in FinStart at this point:

FINL1 (Why money matters)

FINL5 (Net worth)

FINL12 (Credible financial advice)

FINL14B (Taxes and First Nations)

FINL17A,B (Lifestyle and career)

FINL18 (Leaves from work)

FINL 22C (History of credit)

FINL24 (Contracts)

FINL27 (Cell phone plans)

FINL29F (Ethical investing)

FINL31A,B,C (Charitable giving, investing, fundraising)



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