



# Mapping to Curriculum

GLC20

Career Studies, Grade 10 Open  
Strand C - Budgeting and Financial  
Management

August 30, 2019

## Mapping of the FinStart Lesson Plan to Ontario Curriculum

The scope and design of FinStart position it well to assist teachers to realize Ontario’s vision for financial literacy: “Ontario students will have the skills and knowledge to take responsibility for managing personal financial well-being with confidence, competence, and a compassionate awareness of the world around them.” (*“A Sound Investment: Financial Literacy Education in Ontario Schools”*, p. 4).

1. FinStart is aligned with the Curriculum’s financial literacy requirements. We help young adults acquire:
  - Knowledge and skills to make informed economic and financial decisions
  - Awareness of potential risks that accompany financial choices
  - Ability to respond to local and global economic forces
  - Understanding of social, environmental and ethical implications of financial decisions
  - Competence and confidence in their own abilities when making financial decisions.
2. FinStart covers the four core areas of financial literacy highlighted in the Curriculum: saving, spending, borrowing, and investing. Additionally, we discuss income tax, insurance, payment systems, and budgeting / planning for financial goals.
3. FinStart focuses on helping young adults develop practical skills related to financial matters, such as problem solving, decision making, inquiry, critical thinking, and critical literacy.

Scope and design of FinStart map particularly well to the Curriculum guidelines for the 2019/20 Grade 10 Career Studies, Strand C2.

FinStart Milestones (Getting Started)	Curriculum Expectations (p. 38-41)
<b>1. Early high-school</b>	Demonstrate understanding of responsible management of financial resources and of services available to support their financial literacy as they prepare a budget for their first postsecondary year. <ul style="list-style-type: none"> <li>• Managing bill payments</li> <li>• Use of credit (risks and benefits), different forms of borrowing (student loans vs. grants / bursaries, personal (unsecured) loans from a bank / credit union; loans vs. lines of credit vs. credit card debt vs. overdrafts vs. payday loans</li> <li>• Differences between financial institutions,</li> <li>• Managing bank accounts</li> <li>• Protecting oneself against financial fraud</li> <li>• Savings options (accounts, TFSA, RRSP)</li> <li>• Planning tools</li> <li>• Budget: income including grants and loans, expenses such as tuition and fees, savings, donations, interest from investments, and cost of living - needs vs. wants</li> </ul>
Chequing account (making payments, choosing a bank - differences between financial institutions)	
Savings account (saving & investing; basics of registered accounts, linking multiple accounts, protecting against fraud)	
Income tax (paying taxes)	
High school budget	
<b>2. Age of majority</b>	
Credit cards (making payments, good vs bad debt, applying for and using cards, linking credit card to a bank account)	
Savings and investment accounts (saving & investing; registered accounts, differences between providers of investment services)	
<b>3. Next steps (living independently)</b>	
Loans (borrowing, different forms of funding education - via governments and private sector, different types of bank loans, how to apply, what you can afford to borrow)	
Insurance (protection against risk)	
Budgeting (planning to achieve financial goals)	



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