



Sample Lesson Plan

Career Studies

Version 1.4

Release date 05/09/2022

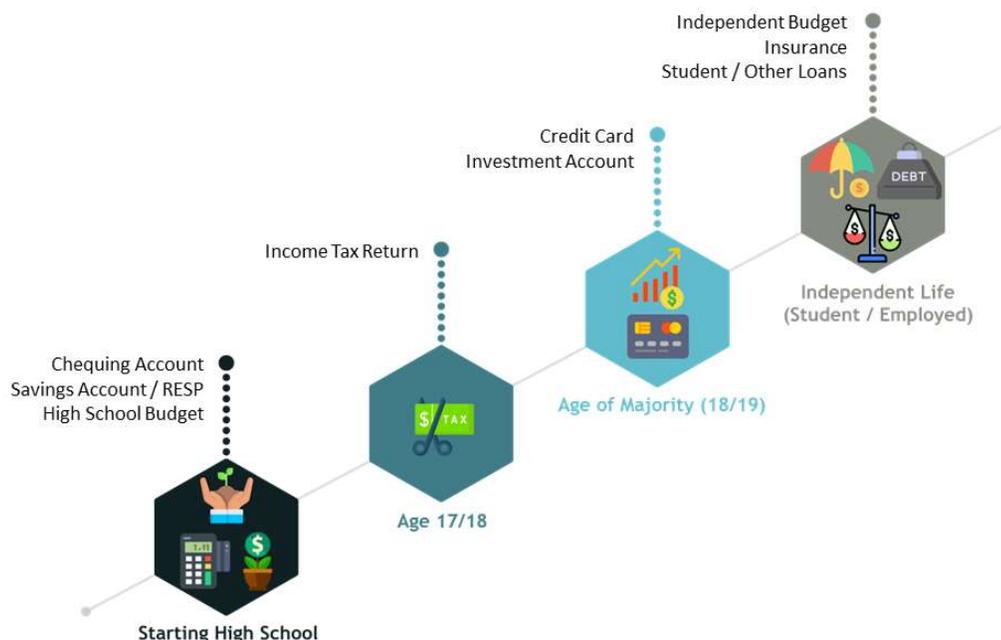
Table of Contents

Course Overview	page 1
Lesson Plan	page 5
Proposed Rubric	page 14
Terms of Service	page 15

Course Overview

FinStart traces the personal finance journey from high school to adulthood. We refer to it as *Getting Started*.

- Students learn about various financial products - what they are, how they're used, and why they're important.
- They utilize the learnings, along with real-life comparison tables, to evaluate products / providers, learn to understand advertising messages, identify common pitfalls, and select the best product combinations for their needs.



Overall Expectations

By the end of this course, students will have a complete understanding of personal finance covering chequing / savings accounts, taxes, credit cards, investments (including registered accounts), budgeting, loans, and insurance. They will apply their knowledge and critical thinking skills to build and maintain their own personal finance set-ups.

With FinStart, teachers don't have to 'teach' the content. FinStart does that while relying on the teacher to supervise and orchestrate activities.

Lessons in the proposed plan match the FinStart website and follow provincial curricula.

A Word on How the FinStart Content Is Organized on the Website

FinStart's *Toolkit* is a bootcamp. FinStart's *Library* is an e-book. Both present the same material and follow what we call *Your Financial Set-up* - an arrangement of commonly used financial products and services.

Each section of the *Toolkit* is a linear arrangement of self-study modules through which students can progress at their own speed or as assigned by the teacher. They include active learning, word games, quizzes, and interactive fiction.

All elements of these self-study modules are also accessible individually through the *Library*, as relevant to the topic covered.



Course Outline

We propose a total of 7.5 hours of instruction, in three lessons. Each lesson consists of two 75-minute classes. Hours of instruction can be extended with additional activities and case studies.

- First, for each topic students will be given class time to get familiar with the relevant sections of FinStart *Toolkit* and / or FinStart *Library*.
 1. **Click & Learn**
Students join the zany characters in our stories and ‘sprint through’ their personal finance mishaps and adventures.
 - This is active learning. The story unfolds in small chunks. Each chunk is followed by multiple-choice questions. Correct answers are required to progress to the next chunk. Brief explanations pop up after students choose their answers.
 - Each Click & Learn incorporates the relevant How It Works video and research table.
 - Upon completion, the activity generates a unique verification code. Students can snap a picture of the screen and present it to you.
 2. **Explore in Depth**
Students can watch a short How It Works video, learn the basics by browsing through small chunks of the *Library* e-book, and familiarize themselves with FinStart Research Tables and Step-by-step Checklists when they are ready to ‘go to the bank’ and act.
 3. **Apply**
After exploring, students can play a word game and test their knowledge through a quiz.
 - Upon completion of the game or quiz, the activity generates a unique verification code. Students can snap a picture of the screen and present it to you.
 - The game and quiz modules can be used for verification.
- Finally, students progress to interactive fiction modules centered on choice and decision-making.
- These modules present real-life case studies involving personal finance problems related to financial products and services discussed in the lesson.
 - Additionally, they may introduce economic and financial concepts that are important in personal finance, for example, inflation. Some of these topics have been already addressed in the FinStart newsletter, *Bringing Finance to Your Classroom* (on the *Teacher Portal*).
 - Gradually revealed solutions demonstrate the use of mental models and teach how to identify and protect oneself against cognitive biases, many of which are commonly used by product marketers.

Next, students will use decision-making and critical thinking skills to complete individual / group case studies, problems, and worksheets. They will apply these skills to their own financial set-ups through culminating activities.

In addition to activities designed for Careers, FinStart has activities that can be used to teach financial literacy skills in other courses, from English, to Economics, to Math. There is also a set of cross-curricular case studies - many questions and problems in this set are suitable for a Careers course.

All teaching resources are posted on the *Teacher Portal*, accessible from the For Teachers tab.



Layout of the FinStart Lesson Plan for Careers

The layout of our lesson plan is standardized to make it easy to relate the content to the FinStart website. Here's an example:

<p>Activation Set the stage, reflect *Activity C - 'Buzz' Session</p>	<p>FinStart activation exercise (link <i>Activation Ideas</i>, posted below this lesson plan on the Portal).</p>
<p>Exploration Students self study through the website, focusing on assigned modules</p> <p> INVESTMENT ACCOUNTS FinStart Step-by-step Toolkit, Investment Accounts</p>	<p>Module (financial product/tool) and link to FinStart.</p>
<p>Click & Learn</p> <p> Jeff's heart is pounding as he bolts down the busy sidewalk - the secret service is after him...</p>	<p>1 -Active learning. Follow characters in our story, help them fix their problems.</p>
<p>Explore in Depth</p> <p>How does investing work? (• long term investments vs. short term saving, beating inflation, taking reasonable investment risk, savings accounts, GICs, investment accounts - effort vs cost, minimum investment size, fixed income / equities (asset mix), mutual funds / ETFs, stocks / bonds, diversification RESP, TFSA, RRSP (• what are they, how to use them, open, close, keep up, RESP withdrawal)</p>	<p>2 - Explore In Depth. Browse through the basics on your own directly on the website.</p>
<p> How It Works Video (57 seconds) Research Tables</p>	<p>Watch the How It Works video. Examine Research Tables.</p>
<p>Step-by-step Checklists</p> <ul style="list-style-type: none"> Ready-made Investing (• employer investment plans, portfolio index mutual funds, robo-advisor ETF portfolio) Do-it-yourself Investing (• a brief discussion) 	<p>Familiarize yourself with the Step-by-Step Checklists. Checklists are a helpful guide when you find yourself in financial situations - case studies or real-life.</p>
<p>Apply</p> <p> Talk Like a Banker A Competitive Word Game Test Your Knowledge Take a FinStart Quiz Choice and Decision Making Interactive Fiction</p>	<p>3 - Apply. Interactive game and self-quiz. Interactive fiction - a shift from the 'mechanics' of financial products to applied behavioural economics. Classroom activity / homework - practical, hands-on, real-life.</p>
<p>*Activity 5 - Your Saving and Investing Journey</p> <p>Verification: Steps to check for student understanding</p> <ol style="list-style-type: none"> Demonstrate how to use the risk appetite table on the FinStart Investing page to select an asset mix that suits your risk appetite. List ideas about how this material could be used by the investment club at your school. <p>The <i>Talk Like a Banker</i> game and the <i>Test Your Knowledge</i> quiz can also be used as verification tools.</p>	<p>Ideas for verification exercises.</p>

If you missed it, there is a 6-minute video on *Teaching with FinStart* video on the Teacher Portal.



Evaluation and Verification

Evaluation will be done on a school-by-school and individual teacher basis. Proposed rubric can be found at the end of the lesson plan. Many of FinStart classroom activities can serve as evaluation tools.

In addition, each of FinStart's interactive modules, whether accessed through the *Toolkit* or the *Library*, generates a unique verification number - students can take a picture of it and send it to you as proof of completion.

Completion of the Click & Learn and Interactive Fiction modules can be verified using the same mechanism. Students can self-evaluate using FinStart's interactive quizzes and word games- found in each Toolkit section.



Lesson Plan
3 lessons, 7.5 hours of instruction in total

Outline

Lesson 1: Payments, Including Income Tax and High School Budget

Part 1: Chequing and Savings Accounts, High School Budget

Part 2: Income Tax

Part 3: Credit Cards

Lesson 2: Investment Accounts

Lesson 3: Loans / debt, Insurance and Independent Budget

Part 1: Loans and Insurance

Part 2: Independent Budget

Lesson 1: Payments, Including Income Tax and High School Budget

Part 1: Chequing and Savings Accounts, High School Budget

Enduring Understandings

This lesson is designed to teach students the features and functions of chequing and savings accounts offered by financial institutions in Canada. An RESP overview as a way to save for post secondary education is also looked at. Finally, there is an opportunity to build a budget for a high school student with income, expenses and savings goals identified.

Curriculum Connections

- Identify wants and needs surrounding financial products.
- Make an informed consumer choice decision.
- Learn about savings plans for post secondary education.
- Plan a budget.

Objectives

- Gain understanding of what chequing and savings accounts are for, key features and review comparison tables.
- Choose a bank product based on needs and wants.
- Learn the key features of RESPs.
- Learn the key components of a well laid out budget.

Materials Needed

- Computer and internet access
- FinStart for Students (website)
- FinStart for Teachers (Teacher Portal)
 - Careers classroom activities
- Pen or pencil, paper

Activation *Set the stage, reflect*
*Activity A

Exploration *Students self study through the website, focusing on assigned modules*



CHEQUING ACCOUNT

[FinStart Toolkit and Library, Chequing Accounts](#)

Click & Learn



Join Justin, who's at the mall chewing on a slice of pizza when a slick banker approaches him...

Explore in Depth

What are they? (• making a choice: key features / product-research tables)

Choosing a Bank (• what products you need, dealing with multiple banks, online vs traditional banks)



How It Works Video (39 seconds)



Research Tables

Step-by-step Checklists

- **Open an Account - Youth / Regular / Online** (• your debit card, set a PIN)
- **Keep Up with Your Account** (• set up online access, alerts, automatic payments, get familiar with e-transfers, monitor regularly)
- **Convert an Account** (• free youth accounts eventually convert to regular accounts)
- **Close an Account**



Apply



Talk Like a Banker
A Competitive Word Game



Test Your Knowledge
Take a FinStart Quiz



Choice and Decision Making
Interactive Fiction

Exploration *Students self study through the website, focusing on assigned modules*



SAVINGS ACCOUNTS

[FinStart Toolkit and Library, Savings Accounts](#)

Click & Learn



Britney is on her way to get an iced coffee when she sees a billboard advertising...

Explore in Depth

What are they? (• making a choice: key features / product-research tables)

Open (• same bank as chequing vs. different)

Keep Up (• link to your chequing account, monitor regularly)

Close

RESP

What is it for? If you don't have one, can you still catch up? If you have one, learn how to withdraw the money.



How It Works Video (21 seconds)



Research Tables

Step-by-step Checklists

- **Open an Account - Youth / Regular / Online** (• your debit card, set a PIN)
- **Keep Up with Your Account** (• set up online access, alerts, automatic payments, get familiar with e-transfers, monitor regularly)
- **Convert an Account** (• free youth accounts eventually convert to regular accounts)
- **Close an Account**



Apply



*Talk Like a Banker
A Competitive Word Game*



*Test Your Knowledge
Take a FinStart Quiz*



*Choice and Decision Making
Interactive Fiction*

***Activity 1 - Group Case Study (Making Payments, Using Accounts)**

Verification: Steps to check for student understanding

1. Fill in a Venn diagram for the similarities and differences between chequing and savings accounts focusing on costs, interest paid, and allowed transactions.
2. Make a choice of bank and chequing account based on needs, wants and information in the research tables. Pick between a bank or credit union.
3. Role-play opening a chequing, savings, or RESP account with a partner or with the teacher being the bank teller or banker and the person being the customer.

The *Talk Like a Banker* game and the *Test Your Knowledge* quiz can also be used as verification tools.

Exploration *Students self study through the website, focusing on assigned modules*



HIGH SCHOOL BUDGET

[FinStart Toolkit and Library, High School Budget](#)

Click & Learn



Jasmin's alarm starts beeping, like it does every school day at 7:30 in the morning. She jumps out of bed, grabs her slippers, and...

Explore in Depth



How It Works Video (41 seconds)

Step-by-step Checklists

- **Examine your income** (• allowance, part-time job, irregular income)
- **Need or want?**
- **Save a portion** (• how much should you save?)
- **Withdraw your savings**



Apply



Talk Like a Banker
A Competitive Word Game



Test Your Knowledge
Take a FinStart Quiz



Choice and Decision Making
Interactive Fiction

**Activity 2 - Build-a-budget Take-home Worksheet*

Verification: Steps to check for student understanding

1. Build a high-school student budget noting income and expenses as well as savings goals.

The *Talk Like a Banker* game and the *Test Your Knowledge* quiz can also be used as verification tools.

Part 2: Income Tax

Enduring Understandings

This lesson is designed to teach students the fundamentals of income tax. From filing to paying, topics are covered sequentially for understanding at a basic level.

Curriculum Connections

- Learn the basics of personal income tax.
 - Learn what taxes are used for.
 - Learn how tax is calculated.
 - Learn about the GST/HST credit.

Objectives

- Gain an understanding of the link between payroll deductions and the T4 form for personal tax assessment.
- Learn why it is important to file on time and the benefits of doing so.
- Gain an understanding of where taxes go and how they are spent.
- Learn about the CRA and *My CRA Account*.
- Identify the steps involved in completing one's income tax filing.

Materials Needed

- Computer and internet access
- FinStart for Students (website)
- FinStart for Teachers (Teacher Portal)
 - Careers classroom activities
 - Cross-curricular case studies (optional)
- Pen or pencil, paper

Activation *Set the stage, reflect*

**Activity B - Misconception Check*

Exploration *Students self study through the website, focusing on assigned modules*



INCOME TAX

[FinStart Toolkit and Library, Income Tax](#)

Click & Learn



Kay has just arrived from Mars for a summer internship on Earth. Upon inspecting her first paycheck, she notices...

Explore in Depth



How It Works Video (68 seconds)

Step-by-step Checklists

- **Your First Tax Return** (• how tax is calculated, talk to parent / guardian, gather tax slips, choose software, fill out return, double check, submit, keep receipts, check for refund and Notice of Assessment, learn about registered accounts, set up to receive GST/HST credit)
- **CRA Account** (• set up, complete registration)
- **Yearly Tax Return** (• gather slips/receipts, submit return, collect refund/pay, troubleshooting)



Apply



Talk Like a Banker
A Competitive Word Game



Test Your Knowledge
Take a FinStart Quiz



Choice and Decision Making
Interactive Fiction

**Activity 3 - Individual Tax Worksheet*

Culminating Activity 1 - Getting It Done (open chequing/savings/CRA accounts and link them together to create your basic financial set-up)

Verification: Steps to check for student understanding

1. Students will fill in the individual tax worksheet.
2. Role play a trouble-shooting phone call with a CRA agent (generate questions to be asked).
3. Select questions / problems from the Income Tax Cross-curricular Case Studies (on the Teacher Portal).

The *Talk Like a Banker* game and the *Test Your Knowledge* quiz can also be used as verification tools.

Part 3: Credit Cards

Enduring Understandings

This lesson is on the topic of credit cards. What they are, how they fit into a financial plan and how to use them to your advantage will be covered.

Objectives

- Learn how credit cards can be a component of your personal payment system.
- Consider whether they need a credit card or not.
- Analyze comparison charts to compare key features, benefits and costs of credit cards.
- Learn about their credit scores.

Curriculum Connections

- Making smart consumer choices
- Understanding and calculation of compound interest
- Needs vs wants analysis
- Understand a credit score

Materials Needed

- Computer and internet access
- FinStart for Students (website)
- FinStart for Teachers (Teacher Portal)
 - Careers classroom activities
 - Cross-curricular case studies (optional)
- Pen or pencil, paper

Exploration *Students self study through the website, focusing on assigned modules*



CREDIT CARDS

[FinStart Toolkit and Library, Credit Cards](#)

Click & Learn



Morgan is turning 17 this year. His grandma decides he's a grown boy and, much to the distaste of Morgan's parents...

Explore in Depth

What are they? (• component of the personal 'payment system', age of majority, do you need one, what will you use it for, making a choice: key features / comparison tables)



How It Works Video (46 seconds)



Research Tables

Step-by-step Checklists

- **Apply** (• what if you were declined?)
- **Keep Up** (• set up online access, PIN, alerts, over-limit pad, monitor regularly, set up payments from your chequing account)
- **Cancel**



Apply



*Talk Like a Banker
A Competitive Word Game*



*Test Your Knowledge
Take a FinStart Quiz*



*Choice and Decision Making
Interactive Fiction*

Activity 4 - Credit Card Debt Case Study

Verification: Steps to check for student understanding

1. Role play a trouble-shooting phone call with a provider who declined your application (generate questions to be asked and possible reasons why this might have happened).
2. List the tasks you need to complete, after you receive your credit card, to make sure you're set up to use your card prudently.
3. Select questions / problems from the Credit Card Cross-curricular Case Studies (on the Teacher Portal).

The *Talk Like a Banker* game and the *Test Your Knowledge* quiz can also be used as verification tools.

Lesson 2: Investment Accounts

Enduring Understandings

This lesson is on the topic of investment accounts. The focus is on the purpose of investment accounts and the way they can be used to increase the return on your money through higher interest and capital gains. There is discussion of what investment risk is.

Curriculum Connections

- Make smart consumer choices.
- Understand and calculation of simple and compound interest.
- Understand features, benefits and costs of various investment accounts.

Objectives

- Learn the difference between long- and short-term investing.
- Learn about inflation and its impact on your savings.
- Learn about risk.
- Learn about asset mix (stocks / bonds).
- Learn about registered accounts - the RRSP and TSFA; broaden their knowledge about the RESP with a focus on withdrawal.

Materials Needed

- Computer and internet access
- FinStart for Students (website)
- FinStart for Teachers (Teacher Portal)
 - Careers classroom activities
- Pen or pencil, paper

Activation *Set the stage, reflect*

**Activity C - 'Buzz' Session*

Exploration *Students self study through the website, focusing on assigned modules*



INVESTMENT ACCOUNTS

[FinStart Step-by-step Toolkit, Investment Accounts](#)

Click & Learn



Jeff's heart is pounding as he bolts down the busy sidewalk - the secret service is after him...

Explore in Depth

How does investing work? (• long term investments vs. short term saving, beating inflation, taking reasonable investment risk, savings accounts, GICs, investment accounts - effort vs cost, minimum investment size, fixed income / equities (asset mix), mutual funds / ETFs, stocks / bonds, diversification RESP, TFSA, RRSP (• what are they, how to use them, open, close, keep up, RESP withdrawal)



How It Works Video (57 seconds)



Research Tables

Step-by-step Checklists

- **Ready-made Investing** (• employer investment plans, portfolio index mutual funds, robo-advisor ETF portfolio)
- **Do-it-yourself Investing** (• a brief discussion)



Apply



*Talk Like a Banker
A Competitive Word Game*



*Test Your Knowledge
Take a FinStart Quiz*



*Choice and Decision Making
Interactive Fiction*

**Activity 5 - Your Saving and Investing Journey*

Verification: Steps to check for student understanding

1. Demonstrate how to use the risk appetite table on the FinStart Investing page to select an asset mix that suits your risk appetite.
2. List ideas about how this material could be used by the investment club at your school.

The *Talk Like a Banker* game and the *Test Your Knowledge* quiz can also be used as verification tools.

Lesson 3: Loans / debt, Insurance, and Independent Budget

Part 1: Loans and Insurance

Enduring Understandings

This lesson is on the topic of loans or debt in general, and insurance. Also addressed is the concept of risk and ways to manage it.

Curriculum Connections

- Review of simple interest and compound interest.

Objectives

- Learn key features of loans.
- Learn the difference between good and bad debt.
- Learn how much debt you can afford.
- Learn about student aid.
- Learn about what options do you have if you become overwhelmed by debt.
- Learn about different types of insurance and key features of each type.

Materials Needed

- Computer and internet access
- FinStart for Students (website)
- FinStart for Teachers (Teacher Portal)
 - Careers classroom activities
 - Cross-curricular case studies (optional)
- Pen or pencil, paper

Activation *Set the stage, reflect*

**Activity D - Concept Review*

Exploration *Students self study through the website, focusing on assigned modules*



LOANS

[FinStart Step-by-step Toolkit, Loans](#)

Click & Learn



Xork was recently admitted to a college in the Zanthar galaxy. He isn't concerned about the cost. "I'll just..."

Explore in Depth

What is it? (• where can you borrow money, key features of loans, things to consider before you borrow: good / bad debt, when to / not to borrow, how much do you need, what it will cost you - fixed / variable debt, secured / unsecured debt, what options do you have if you become overwhelmed by debt?)



How It Works Video (17 seconds)



Research Tables

Step-by-step Checklists

- **Lines of Credit & Term Loans** (• what is it, how it works, what does it cost, how long will it take repay, how to apply - what documents do you need, how to do research?)
- **Student Aid** (• non-repayable aid, government loans / grants & bank loans - where to find them, how to do research, what do you need to qualify, how much can you get, how long will it take to pay it back, is it worth it, what if can't pay it back?)



Apply



*Talk Like a Banker
A Competitive Word Game*



*Test Your Knowledge
Take a FinStart Quiz*



*Choice and Decision Making
Interactive Fiction*

Exploration *Students self study through the website, focusing on assigned modules*



INSURANCE

[FinStart Step-by-step Toolkit, Insurance](#)

Click & Learn



Glass doors begin to fly open, and waves of people flood the narrow streets. Maya has quickly swept up into the crowd. Heart racing, she...

Explore in Depth

What is it? (• key features, how do you buy insurance?)

Types of Insurance (• home, health, auto, life/disability)



How It Works Video (27 seconds)



Research Tables

Step-by-step Checklists

- **Auto Insurance** (• the basics, key features, you had a driving accident - what do you do?)
- **Home Insurance** (• the basics, key features, your living situation - in residence or on your own?)
- **Health Insurance** (• what is it, what are your alternatives - private insurance, self-insure, avoid paying twice for coverage)
- **Life / Disability Insurance** (• what is it, alternatives, do you pay tax on benefits?)



Apply



Talk Like a Banker
A Competitive Word Game



Test Your Knowledge
Take a FinStart Quiz



Choice and Decision Making
Interactive Fiction

**Activity 6 - Post-secondary Planning (Funding)*

Verification: Steps to check for student understanding

1. Based on your research and a conversation with family / guardian, make a list of sources of financing for your post-secondary education.
2. Select questions / problems from the Loans Cross-curricular Case Studies (on the Teacher Portal).

The *Talk Like a Banker* game and the *Test Your Knowledge* quiz can also be used as verification tools.

Part 2: Independent Budget

Enduring Understandings

This lesson addresses budgeting for independent living.

Objectives

- Learn the key components of a well laid out budget.
- Students will have an opportunity to build a budget for independent living.

Curriculum Connections

- Needs vs wants analysis - making smart consumer choices.
- Identify wants and needs surrounding financial products.
- Make an informed consumer choice decision.
- Learn about savings plans for post secondary education.
- Plan a budget.

Materials Needed

- Computer and internet access
- FinStart for Students (website)
- FinStart for Teachers (Teacher Portal)
 - Careers classroom activities
- Pen or pencil, paper

Activation *Set the stage, reflect*

**Activity E - Compare and Contrast*

Exploration *Students self study through the website, focusing on assigned modules*



INDEPENDENT BUDGET

[FinStart Step-by-step Toolkit, Budget](#)

Click & Learn



Kathy, Donovan and Tom are zombie hunters working full-time for the government...

Explore in Depth



How It Works Video (56 seconds)

Step-by-step Checklists

- **Build** (• calculate your income, manage your expenses - 50/30/20 rule: must spend, fun spend, financial goals, explore our Excel student and regular budgets)
- **Keep Up** (• stick to it monthly, move what you save each paycheque to savings, what if your budget doesn't add up?)



Apply

W
A S D *Talk Like a Banker*
A Competitive Word Game



Test Your Knowledge
Take a FinStart Quiz



Choice and Decision Making
Interactive Fiction

Culminating Activity 2 - Build a Complete Budget

Verification: Steps to check for student understanding

1. Complete a budget template for independent living, incorporating student debt and insurance.
2. Select questions / problems from the Income Tax, Credit Card and Loan Cross-curricular Case Studies (on the Teacher Portal).
3. Brainstorm ideas about starting a personal finance club at your school to learn more about financial products and financial planning. How would it be different from what an investment club is doing?

The *Talk Like a Banker* game and the *Test Your Knowledge* quiz can also be used as verification tools.

Proposed Rubric

	Level 1	Level 2	Level 3	Level 4
Chequing, Savings & Investment Accounts, Registered Accounts, Credit Cards, various forms of loans and insurance products	Unclear understanding of features, benefits and disadvantages / risks of the product	Basic understanding of features but can't identify benefits and disadvantages / risks of the product	Understands the features, can identify benefits and disadvantages / risks	Level 3 plus can apply knowledge to choose products, and knows how to use them (open / apply for, keep up, and close / cancel, convert a chequing account, withdraw a RESP).
Budget and Income Tax	Incomplete understanding	Can identify some income sources, payroll deductions expense items and savings goals, components of taxable income, tax credit and deductions, and tax brackets.	Can identify all income sources, payroll deductions expense items and savings goals, components of taxable income, tax credit and deductions, and tax brackets.	Level 3 plus demonstrates confidence to build own budget and prepare own income tax filing.



Terms of Service

FinStart's goal is to educate.

The information on the Site is provided for general information only and is not exhaustive. We aim to update the Site as needed. However, the information can change without notice we cannot guarantee that it will always be accurate and error-free. Please do your own research to verify for yourself the ideas you find on this Site.

FinStart © not a financial services firm. The information on this Site does not constitute advice of any kind and does not nor should it replace competent financial services, legal, accounting and other professional advice. Please do not rely on this information to make financial or investment decisions and seek independent advice as required for your purposes.

We do not warrant that your use of the Site, the operation or function of the Site, or any services offered through or from the Site, will be uninterrupted, that defects will be corrected, or that this Site or its server are free of viruses or other harmful elements.

Therefore, FinStart or its contributors shall not be liable for any damages related to your use or inability to use this Site, including without limitation direct, indirect, special, compensatory or consequential damages, lost profits or loss of or damage to property.

If you are dissatisfied with the Site, any of its contents, or any of our terms, kindly contact us directly.

Proprietary Materials. The website and all associated educational resources are owned and operated by FinStart.ca. The visual interfaces, graphics, design, compilation, information, computer code (including source code or object code), software, services, content, educational videos and exercises, lesson plans, and all other elements are protected by Canadian and international copyright, patent, and trademark laws, international conventions, and other applicable laws governing intellectual property and proprietary rights. Except for any user content provided and owned by users, all content and trademarks, service marks, and trade names, contained on or available through the website are owned by or licensed to FinStart.ca.

Licensed Educational Content. FinStart.ca may make available on the Website certain educational videos, exercises, and related supplementary materials that are owned by it or its third-party licensors. FinStart.ca may grant to you in writing a non-exclusive, non-transferable right to access and use such content solely for agreed-upon one-time non-commercial use in a specified classroom setting.

Crediting FinStart.ca. If you distribute, publicly perform or display, transmit, publish, or otherwise make available any licensed educational content or any derivative works thereof, you must also provide prominently the following notice: "**All FinStart content is available for free at www.finstart.ca**".

Third-Party Sites, Products and Services. The website may include links or references to other web sites or services solely as a convenience to users. FinStart.ca does not endorse any such reference sites or the information, materials, products, or services contained on or accessible through them. Access and use of reference sites, including the information, materials, products, and services on or available through reference sites is solely at your own risk.

No Warranties. The website, and all data, information, software, website materials, content, user content, reference sites, lesson plans, additional educational resources, services, or applications made available in conjunction with or through the website, are provided on an "as is", "as available", and "with all faults" basis. To the fullest extent permissible pursuant to applicable laws, FinStart.ca and its affiliates and licensors, disclaim any and all warranties and conditions, whether statutory, express or implied, including, but not limited to, all implied warranties of merchantability, fitness for a particular purpose, title, and non-infringement. No advice or information, whether oral or written, obtained by you from FinStart.ca or through the website will create any warranty not expressly stated herein.

Content. FinStart.ca, and its suppliers, licensors, and affiliates, do not warrant that the website or any data, user content, functions, or any other information offered on or through the website will be uninterrupted, or free of errors, viruses or other harmful components, and do not warrant that any of the foregoing will be corrected.

Harm to Your Computer. Users understand and agree that their use, access, download, or otherwise obtaining of content, website materials, software, or data through the website (including through any APIs) is at their own discretion and risk, and that they will be solely responsible for any damage to their property (including their computer systems) or loss of data that results therefrom.

FinStart for Teachers. FinStart makes available certain resources to teachers who register with us such that they can use them to work with students in order to provide such students with tutorial or educational services as part of the school's curriculum or as an extra-curricular activity, and to review and evaluate educational achievement and progress of such students. If you are accessing our resources on behalf of a school, school district, or any educational institution, the following terms apply to you:

(a) **Limitations on Use.** FinStart's website and resources are provided to you for educational purposes as part of the school curriculum. You must use them in compliance with all applicable laws, rules, and regulations. You agree not to reproduce, duplicate, copy, sell, resell or otherwise exploit for any commercial purpose, any portion of our website or any resources we share with you.

(b) **Responsibility for Consent and Notices.** You and your school assume sole responsibility for obtaining any consents required from parents or guardians, and for providing appropriate disclosures to users and their parents regarding their use of our resources and our terms of use. You agree to be bound by these terms. Specifically you agree, individually and on behalf of the institution, that:

(i) You assume sole responsibility for providing appropriate notices and disclosures to students accessing our resources for classroom use and their parents regarding the students' use of our website and any resources we share with you and our terms.

(ii) You assume sole responsibility for obtaining any consents required from parents or guardians in connection with accessing our website and other resources for classroom use. You represent and warrant to FinStart that, prior to using our website and resources with students, you have either obtained all necessary parent or guardian consents, or have complied and will comply with all applicable requirements of an exemption from or exception to parental consent requirements.

(c) **Use of Integrated Services.** If you choose to allow your students to use another service, such as Google Classroom, in conjunction with using FinStart's website and other resources, you are responsible for educating your students on the proper use of integrated services.