

The Ontario Curriculum  
Grades 4–8

# **Financial Literacy**

## **Scope and Sequence of Expectations**

**2016**

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# PREFACE

This resource guide supersedes *The Ontario Curriculum, Grades 4–8: Financial Literacy Scope and Sequence of Expectations, 2011*. This resource has been updated to reflect the release of three elementary curriculum documents:

- *The Ontario Curriculum: French as a Second Language – Core French, Grades 4–8; Extended French, Grades 4–8; French Immersion, Grades 1–8, 2013*
- *The Ontario Curriculum, Grades 1–8: Health and Physical Education, 2015*
- *The Ontario Curriculum: Social Studies, Grades 1 to 6; History and Geography, Grades 7 and 8, 2013*

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Making financial decisions has become an increasingly complex task; consequently, people need to have knowledge in various areas and a wide range of skills in order to make informed decisions about financial matters. They need to be aware of potential risks that accompany various financial choices. They also need to develop an understanding of world economic forces, and become aware of ways in which they can respond to those influences and make informed choices. It is therefore essential that financial literacy be considered an important attribute of a well-educated population, so that Ontarians may continue to prosper in the future.

It is in this context that the Ministry of Education is emphasizing the importance of ensuring that Ontario students have the opportunity to improve their financial literacy. Financial literacy may be defined as “having the knowledge and skills needed to make responsible economic and financial decisions with competence and confidence”.<sup>1</sup> In addition to acquiring knowledge in such specific areas as saving, spending, borrowing, and investing, students need to develop skills in problem solving, inquiry, decision making, critical thinking, and critical literacy related to financial issues. The goal is to help students acquire the knowledge and skills that will enable them to understand and respond to complex issues regarding their personal finances, as well as to develop an understanding of local and global effects of world economic forces and the social, environmental, and ethical implications of their own choices as consumers.

Ontario’s vision for financial literacy is as follows:

Ontario students will have the skills and knowledge to take responsibility for managing their 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.*

This scope and sequence resource document is designed to assist teachers in achieving this goal by highlighting learning opportunities in the Ontario curriculum that can help students develop skills and knowledge related to financial literacy in each subject area in Grades 4 to 8.

<sup>1</sup> *A Sound Investment: Financial Literacy Education in Ontario Schools*, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010), p. 7.

Expectations that support financial literacy directly as well as expectations that encompass a range of opportunities to explore related topics and develop related skills have been embedded in all subjects in Grades 4 to 8 and all disciplines in Grades 9 to 12 in the revised Ontario curriculum, as appropriate. This document will be updated as required to reflect changes in revised curriculum.

This preface contains important information about how financial literacy is situated in the Ontario curriculum (see Considerations for Program Planning, below). In addition, within every grade, the section for each curriculum area begins with a paragraph outlining the relevant knowledge and skills related to financial literacy.

This scope and sequence document makes explicit the learning opportunities and expectations in the curriculum that relate to financial literacy education. Educators can use it as part of their program planning to identify where there are opportunities to promote the development of financial literacy skills and knowledge in each grade. It is a tool to support integrated approaches to planning. Educators use the scope and sequence to plan cross-curricular integration by grade, and make explicit links between expectations, particularly in combined-grade classrooms.

## **Considerations for Program Planning**

In the elementary curriculum, expectations connected most explicitly with aspects of financial literacy are in the mathematics curriculum and in the media literacy strand in the language curriculum. In addition, expectations in the science and technology and social studies, history, and geography curricula provide opportunities to investigate and assess economic decisions that impact the environment and societies, past and present. In other subject areas, many of the connections to financial literacy can be seen through examples or teacher prompts provided with the expectations or in the introductory paragraph(s) to each subject. Connections that are made to financial literacy in this document are only a sample of the opportunities available in the existing elementary curriculum. In all subject areas, problem-solving, critical-thinking, critical analysis, inquiry, and communication skills support the development of financial literacy.

## **Curriculum Expectations**

Expectations that are listed in this resource document are taken from the following Ontario curriculum policy documents:

- *The Ontario Curriculum, Grades 1–8: The Arts, 2009*
- *The Ontario Curriculum: French as a Second Language – Core French, Grades 4–8; Extended French, Grades 4–8; French Immersion, Grades 1–8, 2013*
- *The Ontario Curriculum, Grades 1–8: Health and Physical Education, 2015*
- *The Ontario Curriculum, Grades 1–8: Language, 2006*
- *The Ontario Curriculum, Grades 1–8: Mathematics, 2005*
- *The Ontario Curriculum, Grades 1–8: Native Languages, 2001*
- *The Ontario Curriculum, Grades 1–8: Science and Technology, 2007*
- *The Ontario Curriculum: Social Studies, Grades 1 to 6; History and Geography, Grades 7 and 8, 2013*

The expectations are organized by grade and by subject area (alphabetically, as listed above) within each grade. They are given under the name of the strand in which they appear in the curriculum policy document. Examples and teacher prompts are included only if they have a connection to financial literacy.

More information and resources about financial literacy are available on the ministry's website: <http://www.edu.gov.on.ca/eng/surveyLiteracy.html>. Additional resources for educators are available at <http://www.edugains.ca/newsite/FinancialLit/index.html>.

# GRADE 4

## The Arts (2009)

Connections to financial literacy can be made in the Visual Arts strand, which includes expectations on the use of elements and principles of design to communicate meaning and appeal to specific audiences. Such expectations develop the skills and knowledge required for students to become critical consumers. Connections to financial literacy can also be made in the Dance, Drama, and Music strands as students develop skills related to reflecting, responding, and self-awareness. These skills are transferable and can be applied in contexts involving financial issues.

### D. Visual Arts

#### D1. Creating and Presenting

**D1.3** use elements of design in art works to communicate ideas, messages, and understandings

**Teacher prompts:** “How can you use contrast, emphasis, or variety to capture students’ attention and communicate your message?” “How would using recognizable symbols make your communication clearer or stronger?”

#### D2. Reflecting, Responding, and Analysing

**D2.2** analyse the use of elements and principles of design in a variety of art works, and explain how they are used to communicate meaning or understanding (*e.g., ... the use of bright colours and rounded shapes in children’s advertising to get their attention and convey a friendly feeling*)

**Teacher prompts:** ... “Who is the poster directed towards? How has the artist used different elements to appeal to his or her audience?”

**D2.3** demonstrate awareness of the meaning of signs, symbols, and styles in works of art (*e.g., ... fonts typically used in marketing; ...*)

**Teacher prompts:** ... “Why do some fonts attract your attention to products and messages more than other fonts?” ...

#### D3. Exploring Forms and Cultural Contexts

**D3.1** describe how visual art forms and styles represent various messages and contexts in the past and present (*e.g., images that promote businesses ...*)

# French as a Second Language (2013)

FSL programs provide opportunities for students to investigate financial literacy concepts in relation to the texts they explore in class. In addition, students can build their understanding of personal financial planning by participating in role play – for example, buying and selling goods or engaging in personal financial transactions. Through the study of French-speaking communities worldwide, students will learn about global economic disparities and their impact on the quality of life in different countries.

## **Core French**

### **C. Reading**

#### **C2. Purpose, Form, and Style**

**C2.1 Purposes of Text Forms:** identify the purpose(s) of some familiar text forms, including fictional, informational, graphic, and media forms (*e.g., ... advertisement – to attract attention and persuade*)

**C2.2 Characteristics of Text Forms:** identify some characteristics and/or stylistic elements of familiar text forms, including fictional, informational, graphic, and media forms (*e.g., ... menu – subsections listing offerings of salads/main courses/desserts/ beverages, prices, illustrations; ... advertisement – eye-catching graphics, fonts, colours, and illustrations*)

### **D. Writing**

#### **D1. Purpose, Audience, and Form**

**D1.2 Writing in a Variety of Forms:** write a variety of age- and grade-appropriate French texts, applying their knowledge of the basic structural and stylistic elements of each form (*e.g., ... shopping list – names of items, categories, prices*)

## **Extended French**

### **A. Listening**

#### **A1. Listening to Understand**

**A1.4 Responding to and Evaluating Media Texts:** express in verbal and non-verbal ways their personal thoughts, feelings, and opinions about the messages and the ways they are presented in brief oral media texts about familiar, everyday topics, with teacher support and guidance as appropriate (*e.g., ... create a collage reflecting the tone of an advertisement; ... identify elements in commercials that persuade listeners to purchase the product*)

### **B. Speaking**

#### **B1. Speaking to Communicate**

**B1.4 Creating Media Texts:** create a variety of oral media texts using forms, conventions, and techniques appropriate to the purpose and audience (*e.g., develop a television or radio commercial for an invented product; ...*)

**Teacher prompts:** “Quels sont les mots clés qu’il faut inclure dans ton message publicitaire pour convaincre tes pairs d’acheter ton produit?”...

## B2. Speaking to Interact

B2.2 **Interacting:** engage in rehearsed and spontaneous spoken interactions, in structured and guided social and academic contexts, on familiar topics related to matters of personal interest and academic topics (*e.g., ... role-play an interaction between a customer and a clerk in a store; ...*)

## C. Reading

### C1. Reading Comprehension

C1.5 **Responding to and Evaluating Media Texts:** express their personal opinions about the treatment and presentation of the messages in a variety of media texts about familiar, academic, and personally relevant topics, and give evidence from the text for their opinions, with teacher support as appropriate (*e.g., evaluate the effectiveness of the packaging and design of a cereal box intended to attract young consumers; discuss the techniques used on a billboard designed to encourage families to visit a tourist attraction; ... discuss the effectiveness of the layout of a menu or sign at an amusement park; analyse how specific features communicate the intended message in a web or print advertisement*)

### C2. Purpose, Form, and Style

C2.1 **Purposes of Text Forms:** identify the purpose(s) of a variety of text forms, including fictional, informational, graphic, and media forms (*e.g., ... advertisement – to send a message and persuade; article/report – to describe an experience or event or discuss a topic*)

## D. Writing

### D1. Purpose, Audience, and Form

D1.5 **Creating Media Texts:** using familiar words and expressions, create a variety of media texts in French for specific purposes and audiences, using several media forms and the conventions and techniques appropriate to the chosen form (*e.g., ... produce an informative brochure on a Canadian tourist attraction; ...*)

## French Immersion

### A. Listening

#### A1. Listening to Understand

A1.4 **Responding to and Evaluating Media Texts:** express their personal opinions about the treatment and presentation of the messages in a variety of oral media texts about familiar, academic, and personally relevant topics, and give evidence from the texts for their opinions, with teacher support as appropriate (*e.g., ... identify expressions heard in advertisements that signal an attempt to persuade the listener to do or buy something; listen to an advertisement aimed at youth and identify how the product is promoted*)

## **B. Speaking**

### **B1. Speaking to Communicate**

**B1.2 Producing Oral Communications:** using familiar words and expressions, produce planned, rehearsed, and increasingly spontaneous messages in French containing information and ideas about academic topics and matters of immediate personal relevance, with contextual, auditory, and visual support (*e.g., ... describe the findings of a survey about trades and professions in Canada; ... deliver a speech communicating personal thoughts and opinions on ...[a] financial issue; share, in small or large groups, personal reactions to the music in advertisements; discuss the impact of product placement – food, beverages, toys, clothing, or games – in films and television shows; ...)*

**B1.4 Creating Media Texts:** create a variety of oral media texts using forms, conventions, and techniques appropriate to the purpose and audience (*e.g., ... provide the voice-over for an advertisement advocating the purchase of fair-trade goods; ...)*

### **B2. Speaking to Interact**

**B2.2 Interacting:** engage in rehearsed and spontaneous spoken interactions, in guided and increasingly spontaneous social and academic contexts, about personally relevant and academic topics (*e.g., ... role-play an interaction that involves a financial transaction*)

## **C. Reading**

### **C1. Reading Comprehension**

**C1.5 Responding to and Evaluating Media Texts:** express their personal opinions about the treatment and presentation of the messages in a variety of media texts about familiar, academic, and personally relevant topics, and give evidence from the text for their opinions, with teacher support as appropriate (*e.g., express opinions on a magazine article; compare newspaper and online articles on the same event or subject; identify and evaluate the persuasive techniques used in advertisements; discuss how photography and headlines or slogans work together on magazine covers or billboards; identify effective elements in comics, graphic novels, or product packaging*)

### **C2. Purpose, Form, and Style**

**C2.1 Purposes of Text Forms:** identify the purpose(s) of a variety of text forms, including fictional, informational, graphic, and media forms (*e.g., ... receipt – to show the item bought and the price paid for it*)

## **D. Writing**

### **D3. Intercultural Understanding**

**D3.2 Awareness of Sociolinguistic Conventions:** identify sociolinguistic conventions associated with a variety of social situations in diverse French-speaking communities and use them appropriately in their written work (*e.g., ... the position of currency signs after the amount, and the use of a comma rather than a decimal point in currency amounts [1,75\$]*)

**Teacher prompts:** ... “En quoi la façon d’écrire les chiffres et les sommes d’argent en français est-elle différente de la façon de l’écrire en anglais?”

# **Health and Physical Education (2015)**

In addition to the expectations listed below, opportunities for learning about financial literacy can also be linked to the living skills, which are integrated across all strands of the health and physical education curriculum. The living skills expectations address personal skills (self-awareness and self-monitoring skills; adaptive, coping, and management skills), interpersonal skills (communication skills; relationship and social skills), and critical and creative thinking skills (e.g., setting goals, solving problems, making decisions, and evaluating choices).

## **A. Active Living**

### **A1. Active Participation**

A1.3 identify factors that motivate participation in physical activity every day at school, at home, or in their communities (*e.g., ... availability and cost of programs; ...*)

**Teacher prompt:** ... What motivates you to be active at home?"

**Student:** ... "There is a free drop-in program at our local community centre. I am allowed to go there after school. It's fun because anyone can go." ...

### **A2. Physical Fitness**

A2.4 develop and act on personal fitness goals based on their interests, self-assessments, and feelings when participating in physical activity ...

**Teacher prompt:** "Now that you have participated in a variety of physical activities that focus on your heart and lungs, what goals do you want to set that relate to cardiorespiratory fitness?"

**Student:** "I want to ... take part in a charity fund-raiser that's coming up." ...

## **C. Healthy Living**

### **C2. Making Healthy Choices**

C2.1 analyse personal food selections through self-monitoring over time, using the criteria in Canada's Food Guide ..., and develop a simple healthy-eating goal appropriate to their age and activity level (*e.g., ... help with food shopping ...*)

### **C3. Making Connections for Healthy Living**

C3.1 identify ways of promoting healthier food choices in a variety of settings and situations (*e.g., ... stores, food courts, ...*)

**Teacher prompt:** "Our school is a healthy school, and we have a breakfast program and a snack program. How do these programs affect people's food choices? How can the programs promote healthier food choices?"

**Student:** "... If I buy a snack, I need to think about what would be the healthiest choice from what is available." ...

**Teacher Prompt:** "What can you do to promote the availability of healthier food choices in community settings?"

**Student:** "... If people keep asking for healthier choices, businesses might start to sell them."

...

# Language (2006)

Expectations in which explicit connections can be made to financial literacy are found in the Media Literacy strand. Through learning to recognize overt and implied messages in advertising and other media texts, students can develop the critical thinking skills that they need as consumers. Expectations in the Oral Communication, Reading, and Writing strands, which develop students' thinking skills and self-awareness, also provide opportunities for developing financial literacy.

## Media Literacy

### 1. Understanding Media Texts

- 1.1 identify the purpose and audience for a variety of media texts (*e.g., this print advertisement is designed to interest children in taking karate lessons; this website is designed to provide information to fans about a favourite singer; this CD cover is designed to attract classical music fans/pop fans/rap fans*)

**Teacher prompt:** “Why do you think this text was created? What age, gender, cultural group is it aimed at? How do you know?”

- 1.2 use overt and implied messages to draw inferences and construct meaning in media texts (*e.g., overt message on packaging for a video game: In this adventure game, characters take big risks and perform amazing deeds; implied message: If you buy this game, you can share in the excitement and be more like the daring characters*)

**Teacher prompts:** “What messages on the packaging make you think you would like to play this game? What do the images on the package make you think about? Which do you think influence you more – the overt messages or the implied messages?” ...

- 1.4 explain why different audiences might respond differently to specific media texts ...

- 1.5 identify whose point of view is presented or reflected in a media text, citing supporting evidence from the text, and suggest how the text might change if a different point of view were used (*e.g., explain how the point of view reflected in an advertisement is conveyed and describe how the advertisement might change to reflect the point of view of a different audience; ...*)

**Teacher prompts:** “What kinds of images would you use in this advertisement for a children’s breakfast cereal if you wanted parents to buy the cereal?” ...

- 1.6 identify who produces various media texts and the reason for their production (*e.g., the government produces public service announcements, and the media broadcast them at no charge, to protect citizens’ safety and the public interest; arts groups produce posters to advertise upcoming events; publishers produce newspapers to provide information, influence people’s thinking, and make money*)

**Teacher prompts:** ... “How do people access or acquire newspapers?”

## **2. Understanding Media Forms, Conventions, and Techniques**

- 2.1** identify elements and characteristics of some media forms (*e.g., a television game show: game host/hostess, contestants, prizes; ... a billboard: frame, large surface area, colour, images, graphics, words, font, punctuation*)

**Teacher prompts:** “What would you expect to see in a game-show program? ...” “What aspect of this billboard caught your immediate attention?”

## **3. Creating Media Texts**

- 3.2** identify an appropriate form to suit the specific purpose and audience for a media text they plan to create (*e.g., a poster advertising a school science fair; a flyer to encourage students to participate in the fair*)

**Teacher prompt:** “Why is a poster better to advertise the fair and a flyer better to tell students how to participate?”

# **Mathematics (2005)**

In addition to the expectations listed below in which there are explicit connections to financial literacy, opportunities for skill development in financial literacy are also provided through the mathematics process expectations. Processes such as problem solving, reasoning and proving, reflecting, connecting, and representing are important in the development of skills required for financial literacy.

### ***Number Sense and Numeration***

#### **Quantity Relationships**

- read, represent, compare, and order whole numbers to 10 000, decimal numbers to tenths, and simple fractions, and represent money amounts to \$100
  - represent, compare, and order whole numbers to 10 000, using a variety of tools ...
  - demonstrate an understanding of place value in whole numbers and decimal numbers from 0.1 to 10 000, using a variety of tools and strategies ...
  - read and print in words whole numbers to one thousand, using meaningful contexts ...
  - round four-digit whole numbers to the nearest ten, hundred, and thousand, in problems arising from real-life situations
  - read and represent money amounts to \$100 (*e.g., five dollars, two quarters, one nickel, and four cents is \$5.59*)
  - solve problems that arise from real-life situations and that relate to the magnitude of whole numbers up to 10 000 ...

### **Operational Sense**

- solve problems involving the addition, subtraction, multiplication, and division of single- and multi-digit whole numbers, and involving the addition and subtraction of decimal numbers to tenths and money amounts, using a variety of strategies
    - add and subtract money amounts by making simulated purchases and providing change for amounts up to \$100, using a variety of tools (e.g., currency manipulatives, drawings)
    - use estimation when solving problems involving the addition, subtraction, and multiplication of whole numbers, to help judge the reasonableness of a solution
- (Sample problem:** A school is ordering pencils that come in boxes of 100. If there are 9 classes and each class needs about 110 pencils, estimate how many boxes the school should buy.)

### **Proportional Relationships**

- demonstrate an understanding of proportional reasoning by investigating whole-number unit rates
  - demonstrate an understanding of simple multiplicative relationships involving unit rates, through investigation using concrete materials and drawings ... (**Sample problem:** If 1 book costs \$4, how do you determine the cost of 2 books? ... 3 books? ... 4 books?)

## **Native Languages (2001)**

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities for developing these skills could be provided in oral communication practice, as well as in reading and in writing.

## **Science and Technology (2007)**

Connections to financial literacy can be made when exploring short- and long-term financial implications of using different technologies to produce sound and light energy and of using rocks and minerals in the built environment. Financial literacy skills are also developed as students explore the financial costs and benefits of various choices from different perspectives.

### ***Understanding Structures and Mechanisms***

#### **1. Relating Science and Technology to Society and the Environment**

- 1.2 assess the environmental impact of using machines with pulleys and gears, taking different perspectives into account, and suggest ways to minimize negative impacts and maximize positive impacts

**Sample issues:** ... (b) A clothesline and a clothes dryer, which use pulleys or gears, are both used to dry clothes. Using a clothes dryer is faster than drying clothes on a line, but the environmental impact of the dryer is greater because it uses electricity or natural gas. ...

## ***Understanding Matter and Energy***

### **1. Relating Science and Technology to Society and the Environment**

- 1.2 assess the impacts on society and the environment of light and/or sound energy produced by different technologies, taking different perspectives into account (*e.g., the perspectives of someone who has to walk on the street late at night, a cottage owner, a person who is hearing impaired, manufacturers of and merchants who sell MP3 players*)

**Sample issues:** (a) Streetlights increase visibility and make areas safer for people to move about in the city at night. However, they use large amounts of electrical energy and contribute to light pollution that obscures the features of the night sky. ...

## ***Understanding Earth and Space Systems***

### **1. Relating Science and Technology to Society and the Environment**

- 1.1 assess the social and environmental costs and benefits of using objects in the built environment that are made from rocks and minerals

**Sample issues:** ... (b) Aluminum is used to make soft drink containers and trash cans. It can be recycled many times, and recycling uses much less energy than making aluminum from ore. (c) One person uses 5.4 kilograms of salt per year on food and another 180 kilograms a year for other things, such as de-icing roads and sidewalks in winter. We need salt in our diet, but when we use it excessively on our roads and sidewalks, it causes damage to cars, water, and plants. ...

- 1.2 analyse the impact on society and the environment of extracting and refining rocks and minerals for human use, taking different perspectives into account (*e.g., the perspectives of mine owners, the families of the miners, Aboriginal communities, the refinery workers, manufacturers of items who need the refined rocks and minerals to make their products, residents who live in communities located near refineries and manufacturing facilities and who are concerned about the environment*)

## **Social Studies (2013)**

In the Heritage and Identity strand, connections to financial literacy can be made by comparing the economy of medieval societies with economies of today. In the People and Environments strand, students can develop an understanding of economic sectors and how human needs and wants shape economic development.

The Citizen Education Framework provides opportunities for students to develop the skills and knowledge they need to be responsible citizens, including understanding economies and economic structures, and the social, environmental, and ethical implications of their own choices as consumers.

## **A. Heritage and Identity: Early Societies, 3000 BCE–1500 CE**

### **A1. Application: Past and Present Societies**

A1.2 compare aspects of the daily lives of different groups in an early society (*e.g., the work, ... of a slave and senator in ancient Rome, ... a serf and lord in feudal England, ... a merchant and noble in Renaissance Italy*), and explain how differences were related to the social organization of that society (*e.g., ... the emergence of a wealthy merchant class in Renaissance Italy*)

A1.3 describe some of the ways in which their daily life differs from the lives of young people from different backgrounds (*e.g., wealthy, poor, slave, ...*) in two or more early societies (*e.g., with reference to family life, education, leisure time and recreation, responsibilities, work*)

A3.8 describe the social organization of some different early societies (*e.g., a slave-owning society, a feudal society, an agrarian society, a nomadic society*) and the role and status of some significant social and work-related groups in these societies ...

A3.9 describe some key reasons why different groups in early societies cooperated or came into conflict at different times (*e.g., ... to promote trade; to wage war or make peace; to acquire wealth, power, and control; ...*)

**Sample questions:** “What was the Silk Road?”

## **B. People and Environments: Political and Physical Regions of Canada**

### **B1. Application: Industrial Development and the Environment**

B1.1 analyse some of the general ways in which the natural environment of regions in Canada has affected the development of industry (*e.g., how the characteristics of the Canadian Shield made possible the development of mining and smelting, forestry, fresh water fisheries, pulp and paper; how the characteristics of the Maritime provinces made possible the development of fisheries, coal mining, agriculture, off-shore oil drilling; how the topography and climate of the Prairies make the region suitable for large-scale farming and ranching*)

**Sample questions:** “What industries might develop in a forested area? Do all forested regions have the same types of industries? What accounts for the difference?” “Why do some industries need to be near water?” “What makes the Western Cordillera a good location for mining and smelting as well as forestry-based industries? What other types of industries have developed in this region? Why?”

B1.2 assess aspects of the environmental impact of different industries in two or more physical and/or political regions of Canada (*e.g., hydroelectric development in Quebec, the development of the oil sands in northern Alberta, fishing in Atlantic Canada, steel production in Nova Scotia, forestry and fishing in British Columbia, coal-powered electrical plants in Ontario, smelting in northern Ontario, shipping in the Great Lakes–St. Lawrence region*)

**Sample questions:** “How has the increase in mining in the North affected the environment?” “What are the Sydney Tar Ponds? How were they created? What impact have they had on the environment?” “What is ‘clearcutting’? Why is that practice used by forestry companies? What is its environmental impact?”

B1.3 describe some key actions taken by both industries and citizens to address the need for more sustainable use of land and resources (*e.g., controlling industrial tailings; putting solar panels on houses or other buildings; ensuring responsible hunting and fishing practices; consulting with First Nations, Métis, and/or Inuit communities about resource development in their territories*), and assess their effectiveness

**Sample questions:** “What are some things that the forestry industry has done to help manage forests? Are these actions enough to preserve forests for future use? If not, what else do you think should be done?” ...

## **B2. Inquiry: Balancing Human Needs and Environmental Stewardship**

B2.1 formulate questions to guide investigations into some of the issues and challenges associated with balancing human needs/wants and activities with environmental stewardship in one or more of the political and/or physical regions of Canada

**Sample questions:** “What impact might ecotourism have on the Rockies or the Gulf Islands of British Columbia? How might such tourism be managed to limit its impact?”

“How might the opening of a mine both help and hurt a community?” ...

B2.2 gather and organize information and data from various sources to investigate issues and challenges associated with balancing human needs/wants and activities with environmental stewardship in one or more of the political and/or physical regions of Canada ...

**Sample questions:** “What can satellite images reveal about the impact of an industry on a region?” ...

B2.3 analyse and construct print and/or digital maps, including thematic maps, as part of their investigations into balancing human needs/wants and activities with environmental stewardship in Canada (*e.g., analyse population settlement maps; construct natural resource maps, using symbols to represent different resources; ...*)

**Sample questions:** “How might you show the location of ski resorts on your map of British Columbia?” “What would you need to include on a map to show the relationship between the Canadian Shield and mining industries?” ...

B2.5 evaluate evidence and draw conclusions about issues and challenges associated with balancing human needs/wants and activities with environmental stewardship in Canada

**Sample questions:** “What did you find out about the interrelationship between tourism and the environment on Vancouver Island? What would you recommend with regard to the development of the tourism industry in this area?” ... “Do you think the environmental damage that resulted from building this dam was justified by the benefits that the dam brings? Why or why not?”

B2.6 communicate the results of their inquiries using appropriate vocabulary (*e.g., ... forestry, mining, agriculture, fish farming, tourism, commerce, ...*) and formats

### **B3. Understanding Context: Regions in Canada**

B3.2 identify some of the main human activities, including industrial development and recreational activities, in various physical regions of Canada (*e.g., large-scale farming in the plains and lowlands; mining and smelting in the Canadian Shield; cattle ranching in grasslands and plains; development of transportation routes along rivers and in valleys and mountain passes; fisheries in oceans, lakes, and rivers; skiing in mountain regions; boating on waterways; hiking on forest or coastal trails*)

B3.3 describe the four main economic sectors (*i.e., the primary sector is resource based, the secondary sector is based on manufacturing and processing, the tertiary sector is service based, the quaternary sector is information based*), and identify some industries that are commonly associated with each sector (*e.g., primary: logging, fishing, mining; secondary: pulp and paper, car manufacturing; tertiary: banks, stores, transportation; quaternary: education, research and development*)

**Sample questions:** “What is similar about all primary industries?” “Why is banking considered to be part of the tertiary sector?”

B3.6 describe significant opportunities and challenges related to quality of life in some of Canada’s political regions (*e.g., job opportunities in Alberta’s booming resource sector; loss of jobs in the fishing industry in Newfoundland and Labrador; ... challenges related to employment and housing on First Nations reserves; ...*)

**Sample questions:** “How has the development of the oil sands contributed to the Alberta economy? ...”

# GRADE 5

## The Arts (2009)

Connections to financial literacy can be made in the Drama, Music, and Visual Arts strands. In Drama, students develop an understanding of the functions of various personnel in the theatre world. In Music and Visual Arts, students explore ways in which the arts are used to appeal to specific audiences, and in so doing they develop the skills and knowledge required to become critical consumers. Connections to financial literacy can also be made in all strands of the arts curriculum as students develop skills related to reflecting, responding, and self-awareness. These skills are transferable and can be applied in contexts involving financial issues. In addition, ideas and themes related to socio-economic issues can be explored through all of the arts.

### **B. Drama**

#### **C3. Exploring Forms and Cultural Contexts**

**B3.2** demonstrate an understanding of the broader world of drama and theatre by identifying and describing the roles and responsibilities of key theatre personnel (*e.g., describe what a producer, director, actor, stage manager, set or costume designer, and/or lighting or sound technician does in a typical day and what each needs in order to complete his or her work*)

### **C. Music**

#### **C3. Exploring Forms and Cultural Contexts**

**C3.1** identify and describe some of the key influences of music within contemporary culture (*e.g., describe the use of music in film and advertising; ...*)

### **D. Visual Arts**

#### **D1. Creating and Presenting**

**D1.3** use elements of design in art works to communicate ideas, messages, and understandings (*e.g., ... a graffiti-style mural that addresses a community issue, using convex shapes that lead the eye with implied lines*)

#### **D2. Reflecting, Responding, and Analysing**

**D2.2** explain how the elements and principles of design are used in their own and others' art work to communicate meaning or understanding (*e.g., packaging designs [cereal boxes, drink packaging] that use complementary colours to create an impression different from that created by packages that use other colour schemes; ...*)

**Teacher prompts:** “How does the use of colour engage the viewer and help sell the product? Which colour scheme do you think is most effective in persuading the buyer, and why?” ...

### **D3. Exploring Forms and Cultural Contexts**

**D3.1** describe how forms and styles of visual and media arts represent various messages and contexts in the past and present (*e.g., ... promotion of ideas or products on film, television, and the Internet in everyday life*)

**Teacher prompts:** ... “How do you know that an advertisement is intended for you and your friends? What elements of design are being used to attract your attention to a product and make that product desirable?”

## **French as a Second Language (2013)**

FSL programs provide opportunities for students to investigate financial literacy concepts in relation to the texts they explore in class. In addition, students can build their understanding of personal financial planning by participating in role play – for example, buying and selling goods or engaging in personal financial transactions. Through the study of French-speaking communities worldwide, students will learn about global economic disparities and their impact on the quality of life in different countries.

### ***Extended French***

#### **C. Reading**

##### **C1. Reading Comprehension**

**C1.5 Responding to and Evaluating Media Texts:** express their personal opinions about the treatment and presentation of the messages in a variety of media texts about familiar, academic, and personally relevant topics, and give evidence from the text for their opinions, with teacher support as appropriate (*e.g., identify effective elements in a billboard designed to promote a product; discuss ways of using a logo created to represent a company; explain how a movie poster is designed to appeal to a particular audience; describe how a fashion advertisement makes them feel; analyse the point of view represented in a tabloid magazine ...*)

##### **C2. Purpose, Form, and Style**

**C2.1 Purposes of Text Forms:** identify the purpose(s) of a variety of text forms, including fictional, informational, graphic, and media forms (*e.g., ... bill – to indicate a purchase and its price; ...*)

#### **D. Writing**

### **D3. Intercultural Understanding**

**D3.1 Intercultural Awareness:** in their written work, communicate information about French-speaking communities in Quebec, including aspects of their cultures and their contributions to *la francophonie* and the world, and make connections to personal experiences and their own and other communities (*e.g., ... create a caption for an illustration or photograph describing the relationship between the voyageurs, the Métis, and the Northwest Company during the fur trade; ...*)

## **French Immersion**

### **B. Speaking**

#### **B1. Speaking to Communicate**

- B1.2 **Producing Oral Communications:** using familiar words and expressions, produce planned, rehearsed, and increasingly spontaneous messages in French containing information and ideas about academic topics and matters of personal interest, with contextual, auditory, and visual support (*e.g., ... identify obvious and subliminal key messages in a television commercial*)
- B1.4 **Creating Media Texts:** create a variety of oral media texts using forms, conventions, and techniques appropriate to the purpose and audience (*e.g., ... record an advertisement for a local farmers' market ...*)

### **C. Reading**

#### **C1. Reading Comprehension**

- C1.2 **Reading for Meaning:** demonstrate an understanding of the intent and meaning of a variety of French texts about familiar, academic, and personally relevant topics, with contextual and visual support (*e.g., ... identify the key messages in and intended audience for a travel brochure about Quebec*)
- C1.5 **Responding to and Evaluating Media Texts:** express their personal opinions about the treatment and presentation of the messages in a variety of media texts about familiar, academic, and personally relevant topics, and give evidence from the text for their opinions, with teacher support as appropriate (*e.g., ... identify promises made in junk mail or flyers; ...*)

#### **C2. Purpose, Form, and Style**

- C2.1 **Purposes of Text Forms:** identify the purpose(s) of a variety of text forms, including fictional, informational, graphic, and media forms (*e.g., ... bill or invoice – to show the cost of goods or services bought or sold*)

### **D. Writing**

#### **D1. Purpose, Audience, and Form**

- D1.5 **Creating Media Texts:** using familiar words and expressions, create a variety of media texts in French for specific purposes and audiences, using several media forms and the conventions and techniques appropriate to the chosen form (*e.g., ... create a multimedia presentation to persuade consumers to buy local produce; ...*)
- Teacher prompts:** ...“Quelles techniques peux-tu utiliser afin de convaincre les autres d’acheter des produits locaux?”

# **Health and Physical Education (2015)**

In addition to the expectations listed below, opportunities for learning about financial literacy can also be linked to the living skills, which are integrated across all strands of the health and physical education curriculum. The living skills expectations address personal skills (self-awareness and self-monitoring skills; adaptive, coping, and management skills), interpersonal skills (communication skills; relationship and social skills), and critical and creative thinking skills (e.g., setting goals, solving problems, making decisions, and evaluating choices).

## **A. Active Living**

### **A1. Active Participation**

A1.3 identify factors that can either motivate or make it difficult for people to be physically active every day (*e.g., ... availability of ... financial resources; availability of community resources; ...*), and describe ways of overcoming obstacles to staying active

**Teacher prompt:** “Identify a challenge that might make it difficult to be active every day and offer a solution that could help.”

**Student:** ... “I would like to play in a hockey league, but ... the equipment is too expensive ...” ...

## **C. Healthy Living**

### **C1. Understanding Health Concepts**

C1.2 describe the short- and long-term effects of alcohol use, and identify factors that can affect intoxication ...

**Teacher:** “What long-term consequences can result from alcohol abuse?”

**Student:** “... financial problems ... are some of the possible consequences of long-term alcohol abuse.”

### **C2. Making Healthy Choices**

C2.1 explain how to use nutrition facts tables and ingredient lists on food labels to make healthier personal food choices

**Teacher prompt:** “Food labels contain a lot of information ... How can you use this information to evaluate food choices?”

**Student:** “... I can use this knowledge to help me make healthier food choices at home and to help my family make healthier choices when we go shopping – for example, by choosing 100 per cent fruit juice instead of fruit-flavoured drinks. ...”

C2.4 describe emotional and interpersonal stresses related to puberty ... and identify strategies that they can apply to manage stress, build resilience, and enhance their mental health and emotional well-being ...

**Teacher prompt:** “Think about some things that could lead to stress for adolescents ... When you think about how to respond to stress, consider what is within your control and what is not.”

**Student:** “... Things I cannot control include ... how much money my family has ... I cannot control these things, but I can control what I do and how I act.” ...

### **C3. Making Connections for Healthy Living**

C3.1 describe how advertising and media influences affect food choices (*e.g., TV commercials, product packaging, celebrity endorsements, product placements in movies and programs, idealized body images in movies and programs, magazine articles promoting fad diets*), and explain how these influences can be evaluated to make healthier choices (*e.g., critically examining the reasons for celebrity endorsements or the plausibility of product claims, checking whether there is information in the advertisement that verifies the claims, ...*)

**Teacher prompt:** “What might you think about when you see a professional athlete drinking an energy drink in a commercial?”

**Student:** “The advertisement is trying to influence me to buy the drink. But just because the ad says a professional athlete drinks it does not mean that it is healthy for me or that I need to drink it when I am being active.”

## **Language (2006)**

Expectations in which explicit connections can be made to financial literacy are found in the Media Literacy strand. Through learning to recognize overt and implied messages in advertising and other media texts, students can develop the critical thinking skills that they need as consumers. Expectations in the Oral Communication, Reading, and Writing strands, which develop students’ thinking skills and self-awareness, also provide opportunities for developing financial literacy.

### **Media Literacy**

#### **1. Understanding Media Texts**

- 1.2 use overt and implied messages to draw inferences and construct meaning in media texts (*e.g., overt message in an advertisement showing the product’s user surrounded by friends: This product is so good that you and your friends will all like it; implied messages: Using this product will make you popular; not using it may make you an outsider; popularity is based on having the right things*)

**Teacher prompt:** “What are the overt and implied messages conveyed by this T-shirt, which displays the logo of a popular rock band? Is the implied message more powerful than the overt message? Why, or why not? Do you think this T-shirt sends a message about the person wearing it?”

- 1.6 identify who produces various media texts, the reason for their production, how they are produced, and how they are funded (*e.g., publishers produce magazines for specific audiences to entertain, inform, and make money, using funds from sales and advertising; music companies produce CDs to entertain and make money, using funds from direct sales*)
- Teacher prompt:** “What are the different professions that would be involved in producing a newspaper? A CD? How much would it cost to produce a newspaper or a CD? How could we find out?”

#### **3. Creating Media Texts**

- 3.3 identify conventions and techniques appropriate to the form chosen for a media text they plan to create, and explain how they will use the conventions and techniques to help communicate their message (*e.g., the components of the dinner menu for a restaurant*.)

*(different sections for each course, descriptions of ingredients, catchy titles for different dishes, and prices are included to interest diners in the various dishes and give them information they need to make choices)*

**Teacher prompt:** “In what ways would a menu for a fast-food restaurant differ from a menu for a fine-dining restaurant?”

- 3.4 produce a variety of media texts for specific purposes and audiences, using appropriate forms, conventions, and techniques (*e.g., ... a flyer/poster, created using software, to advertise a school event; a mock television commercial for a food product, drink, or item of clothing; ... a breakfast, lunch, or dinner menu for a restaurant depicted in a novel, short story, or film*)

## **Mathematics (2005)**

In addition to the expectations listed below in which there are explicit connections to financial literacy, opportunities for skill development in financial literacy are also provided through the mathematics process expectations. Processes such as problem solving, reasoning and proving, reflecting, connecting, and representing are important in the development of skills required for financial literacy.

### ***Number Sense and Numeration***

#### **Quantity Relationships**

- read, represent, compare, and order whole numbers to 100 000, decimal numbers to hundredths, proper and improper fractions, and mixed numbers
  - represent, compare, and order whole numbers and decimal numbers from 0.01 to 100 000, using a variety of tools ...
  - demonstrate an understanding of place value in whole numbers and decimal numbers from 0.01 to 100 000, using a variety of tools and strategies ...
  - read and print in words whole numbers to ten thousand, using meaningful contexts ...
  - round decimal numbers to the nearest tenth, in problems arising from real-life situations
  - read and write money amounts to \$1000 (*e.g.*, \$455.35 is 455 dollars and 35 cents, or four hundred fifty-five dollars and thirty-five cents)
  - solve problems that arise from real-life situations and that relate to the magnitude of whole numbers up to 100 000 ...

#### **Operational Sense**

- solve problems involving the multiplication and division of multi-digit whole numbers, and involving the addition and subtraction of decimal numbers to hundredths, using a variety of strategies
  - add and subtract decimal numbers to hundredths, including money amounts, using concrete materials, estimation, and algorithms ...
  - multiply decimal numbers by 10, 100, 1000, and 10 000, and divide decimal numbers by 10 and 100, using mental strategies ...
  - use estimation when solving problems involving the addition, subtraction, multiplication, and division of whole numbers, to help judge the reasonableness of a solution

## **Proportional Relationships**

- demonstrate an understanding of proportional reasoning by investigating whole-number rates
  - demonstrate an understanding of simple multiplicative relationships involving whole-number rates, through investigation using concrete materials and drawings  
*(Sample problem:* If 2 books cost \$6, how would you calculate the cost of 8 books?)

## **Patterning and Algebra**

### **Variables, Expressions, and Equations**

- demonstrate, through investigation, an understanding of the use of variables in equations
  - demonstrate, through investigation, an understanding of variables as changing quantities, given equations with letters or other symbols that describe relationships involving simple rates (e.g., the equations  $C = 3 \times n$  and  $3 \times n = C$  both represent the relationship between the total cost ( $C$ ), in dollars, and the number of sandwiches purchased ( $n$ ), when each sandwich costs \$3)

## **Native Languages (2001)**

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities for developing these skills could be provided in oral communication practice, as well as in reading and in writing.

## **Science and Technology (2007)**

Connections to financial literacy can be made when exploring short- and long-term financial implications of using various consumer products and of choosing various options for conserving energy and resources. Financial literacy skills are also developed as students explore the financial costs and benefits of various choices from different perspectives.

### ***Understanding Life Systems***

#### **1. Relating Science and Technology to Society and the Environment**

- 1.2** evaluate the effects, both beneficial and harmful, of various technologies on human body systems, taking different perspectives into account (e.g., *the perspectives of the developers of the technologies, advertisers, children and young people, parents*)

*Sample issue:* Industrial technology (e.g., manufacturing and communication processes) has both helped and harmed human health. For example, new running shoe designs provide better body protection, but manufacturing them may involve social (e.g., unsafe working conditions, child labour) and environmental costs and marketing them increases social pressure to wear the latest shoes. Indoor and outdoor video technology can bring us messages that promote healthy living (e.g., the importance of drinking milk or getting lots of exercise), but it can also bring messages that encourage unhealthy choices (e.g., that drinking alcohol is “cool”; that driving fast is fun). . .

## ***Understanding Matter and Energy***

### **1. Relating Science and Technology to Society and the Environment**

- 1.2 assess the social and environmental impact of using processes that rely on chemical changes to produce consumer products, taking different perspectives into account (*e.g., the perspectives of food manufacturers, consumers, landfill operators, people concerned about the environment*), and make a case for maintaining the current level of use of the product or for reducing it

## ***Understanding Earth and Space Systems***

### **1. Relating Science and Technology to Society and the Environment**

1. analyse the immediate and long-term effects of energy and resource use on society and the environment, and evaluate options for conserving energy and resources
- 1.1 analyse the long-term impacts on society and the environment of human uses of energy and natural resources, and suggest ways to reduce these impacts (*e.g., turning off the faucet while brushing teeth or washing and rinsing dishes conserves water; reusing or recycling products, or using fewer products, conserves natural resources and energy*)
- Sample issues:** Natural gas is a clean, reliable, and safe fuel for heating our homes, but it is non-renewable and its use contributes to climate change (although not as much as other fossil fuels). Alternative forms of energy such as solar energy or wind energy do not deplete natural resources or contribute to climate change, but they may have other drawbacks (such as being more expensive and less reliable).

## **Social Studies (2013)**

In the Heritage and Identity strand, connections to financial literacy can be made by comparing the systems of trade and social structures of early First Nations and Europeans with those of today. The People and Environments strand provides opportunities for students to develop an understanding of how issues such as poverty and homelessness are addressed at different levels of government and through personal engagement.

The Citizen Education Framework provides opportunities for students to develop the skills and knowledge they need to be responsible citizens, including understanding economies and economic structures as well as the social, environmental, and ethical implications of their own choices as consumers.

### **A. Heritage and Identity: First Nations and Europeans in New France and Early Canada**

#### **A1. Application: The Impact of Interactions**

- A1.1 describe some of the positive and negative consequences of contact between First Nations and Europeans in New France (*e.g., with reference to ... the fur trade, competition for land and resources, alliances, ...*) and analyse their significance

A1.2 analyse aspects of early contact between First Nations and Europeans in New France to determine the ways in which different parties benefited (*e.g., ... the imperial government in France benefited economically from the fur trade and from alliances with First Nations, who aided them in their conflict with the British; ...*)

**Sample questions:** ... “What were some of the short- and long-term benefits of the fur trade for both First Nations and Europeans?”

## A2. Inquiry: Perspectives on Interactions

A2.2 gather and organize information on interactions among and between First Nations and Europeans during this period, using a variety of primary and secondary sources that present various perspectives (*e.g., ... treaties, maps of trade routes, ...*)...

A2.3 analyse and construct maps as part of their investigations into interactions among and between First Nations and Europeans (*e.g., ... agricultural practices, or the habitat of animals that sustained the fur trade; ...*)

**Sample questions:** ... “What information would you need to include on a map showing early trade routes?”

A2.4 interpret and analyse information and evidence relevant to their investigations, using a variety of tools (*e.g., ... use a comparison chart to help them analyse different perspectives on the fur trade or the establishment of missions*)

**Sample questions:** ... “How could you use a fishbone organizer to help you analyse information on economic, ... interactions between the British and the Haudenosaunee?”

A2.6 communicate the results of their inquiries, using appropriate vocabulary (*e.g., ... wampum, ... coureur de bois, ...*) and formats (*e.g., ... an annotated map that shows different perspectives on the growth of the fur trade and resulting settlements; ...*)

## A3. Understanding Context: Significant Characteristics and Interactions

A3.2 describe some significant interactions among First Nations before contact with Europeans (*e.g., trade, ...*)

**Sample questions:** “What types of items did First Nations trade among themselves?” ...

A3.3 describe the main motives for Europeans’ exploration in early Canada and for the establishment of permanent settlements (*e.g., ... the fur trade*)

**Sample questions:** “What was the goal of Henry Hudson’s voyages?” “For whom did Champlain work? What were the reasons for his establishing a settlement in Quebec?” “Which European countries were interested in the territory that would become Canada? Why?”

A3.5 describe significant aspects of the interactions between First Nations and European explorers and settlers during this period (*e.g., with reference to trade; ...*)

**Sample questions:** ... “What role did First Nations women play in the fur trade?” ...

A3.6 describe some significant differences among First Nations and between selected First Nations and European settlements in early Canada (*e.g., with reference to political and economic organization; ...*), and identify some of the reasons for these differences (*e.g., climate; availability of resources and arable land; the culture, customs, and economic and political system in the mother country; familiarity with the land and its resources*) ...

A3.7 describe some significant effects of European conflicts on First Nations and on early Canada (*e.g., ... fur trade rivalries*)

## **B. People and Environments: The Role of Government and Responsible Citizenship**

### **B1. Application: Governments and Citizens Working Together**

B1.1 assess the effectiveness of actions taken by one or more levels of government to address an issue of national, provincial/territorial, and/or local significance (*e.g., ... the effectiveness of municipal, provincial, and/or federal programs/policies aimed at reducing child poverty; ...*)  
**Sample questions:** ... “What are some of the actions that are being taken to reduce child poverty in Canada? In Ontario? In our local community? How effective are these actions?”

B1.2 create a plan of action to address a social issue of local, provincial/territorial, and/or national significance (*e.g., homelessness, child poverty, ...*), specifying the actions to be taken by the appropriate level (or levels) of government as well as by citizens

**Sample questions:** “What types of services are needed to help homeless people? Who could best provide those services?” ... “What levels of government need to be involved in addressing these issues? What does each level of government need to do?” “What can private citizens do to help children living in poverty? How could these actions supplement government programs in this area?” ...

### **B2. Inquiry: Differing Perspectives on Social and Environmental Issues**

B2.1 formulate questions to guide investigations into social and/or environmental issues in Canada from various perspectives, including the perspective of the level (or levels) of government responsible for addressing the issues (*e.g., the perspectives of different levels of government, non-governmental organizations [NGOs], professionals in the field, and people directly affected by an issue such as child poverty on reserves or in large cities, homelessness, ...*)  
**Sample questions:** “What costs and benefits should be considered when deciding whether to develop a public transit system? Why might the costs and benefits differ for different groups? ...” ...

B2.2 gather and organize a variety of information and data that present various perspectives about Canadian social and/or environmental issues, including the perspective of the level (or levels) of government responsible for addressing the issues (*e.g., ... projections from corporations on the costs of addressing greenhouse gas emissions, ...*)  
**Sample questions:** “Where might you look for information about child poverty in a large Canadian city? Who might have different perspectives on this issue? How would you ensure that the information you gather reflects more than one perspective?” ...

B2.3 analyse and construct maps in various formats, including digital formats, as part of their investigations into social and/or environmental issues (*e.g., ... a demographic map showing levels of poverty or homelessness in different provinces*)  
**Sample questions:** ... “What have you learned from reading this map on income in Canada?”

B2.4 interpret and analyse information and data relevant to their investigations, using a variety of tools (*e.g., ... extract information from a line or bar graph to determine variations in homelessness in several municipalities; ...*)

### **B3. Understanding Context: Roles and Responsibilities of Government and Citizens**

B3.2 describe the jurisdiction of different levels of government in Canada ... and some of the services provided by each (*e.g., ... social assistance, ...*)  
**Sample questions:** “Which level or levels of government provide funding for public libraries?” ...

B3.7 describe some different ways in which citizens can take action to address social and environmental issues (*e.g., ... by organizing ... boycotts ...*)

# GRADE 6

## The Arts (2009)

Connections to financial literacy can be made in the Drama, Music, and Visual Arts strands, in which students consider the relationship between the arts, the community, and media. Connections to financial literacy can also be made in all strands of the arts curriculum as students develop skills related to reflecting, responding, and self-awareness in all of the arts. These skills are transferable and can be applied in contexts involving financial issues, including situations where they need to be critical consumers. In addition, ideas and themes related to socio-economic issues can be explored through all of the arts.

### B. Drama

#### B3. Exploring Forms and Cultural Contexts

**B3.2** identify and describe key contributions drama and theatre make to the community (*e.g., ... provide employment for a wide variety of workers; encourage tourism; ...*)  
**Teacher prompts:** “What careers related to theatre do not involve acting?” “In what ways can drama and theatre help build community?”

### C. Music

#### C3. Exploring Forms and Cultural Contexts

**C3.1** identify and describe ways in which awareness or appreciation of music is affected by culture and the media (*e.g., people attend concerts of music that they know and like or have found out about through the media; people can be influenced to buy products that are advertised with music that they relate to*)  
**Teacher prompts:** “What style of music – for example orchestral, jazz, pop, rock, funk, rap, or hip hop – would you use to advertise a new video game? Why?” ...

### D. Visual Arts

#### D1. Creating and Presenting

**D1.3** use elements of design in art works to communicate ideas, messages, and understandings (*e.g., ... a DVD cover design or movie poster that uses line, shape, space, colour, and value to communicate information about the content*)  
**Teacher prompts:** ... “How would you change the images and colours in your poster to appeal to younger students?” “What is the message of your work, and how has it been conveyed to the audience?”

## **D2. Reflecting, Responding, and Analysing**

- D2.2** explain how the elements and principles of design are used in their own and others' art work to communicate meaning or understanding ...
- D2.3** demonstrate an understanding of how to read and interpret signs, symbols, and style in art works (*e.g., ... symbols on currency or in advertisements that have specific national or other connotations; ...*)
- Teacher prompts:** ... “What assumptions do you make about a product when its advertisement shows a man and woman holding hands? How can designers change the image to manipulate those assumptions?”

## **D3. Exploring Forms and Cultural Contexts**

- D3.2** demonstrate an understanding of key contributions and functions of visual and media arts in various contexts at both the local and the national levels (*e.g., ... a wide variety of workers are employed by arts industries such as advertising, design, movie making, and broadcast media; artists contribute to Canada's economy by providing both goods and services*)
- Teacher prompts:** “In what ways do the visual arts contribute to the economies of urban and rural communities?” “In what ways are the visual arts involved in international trade?” “What are the various professions or careers that have a basis in visual arts, and what education is required? How can we find out more about these careers?”

# **French as a Second Language (2013)**

FSL programs provide opportunities for students to investigate financial literacy concepts in relation to the texts they explore in class. In addition, students can build their understanding of personal financial planning by participating in role play – for example, buying and selling goods or engaging in personal financial transactions. Through the study of French-speaking communities worldwide, students will learn about global economic disparities and their impact on the quality of life in different countries.

## **Core French**

### **B. Speaking**

#### **B1. Speaking to Communicate**

- B1.2 Producing Oral Communications:** using familiar words and expressions, produce brief, rehearsed messages in French containing ideas and information about themselves, family, friends, and their environment, with contextual, auditory, and visual support (*e.g., ... describe the findings of a survey about trades and professions in Canada; ...*)

### **C. Reading**

#### **C1. Reading Comprehension**

- C1.2 Reading for Meaning:** demonstrate an understanding of French texts containing visuals and familiar names, words, and expressions, with teacher support as appropriate (*e.g., ... read a restaurant, cafeteria, or powwow vendor's menu and identify items they would like to order; ...*)

## C2. Purpose, Form, and Style

C2.1 **Purposes of Text Forms:** identify the purpose(s) of some familiar text forms, including fictional, informational, graphic, and media forms (*e.g., ... logo – to aid in quick recognition or identification of a company or product; ... catalogue – to provide information in a systematic, easy-to-retrieve form; ...*)

## D. Writing

### D2. The Writing Process

D2.2 **Drafting and Revising:** plan and produce drafts following a model (*e.g., ... examples of pamphlets, brochures, advertisements, and/or logos provided by students; ...*), and revise their writing using a variety of strategies, with teacher support ...

### D3. Intercultural Understanding

D3.2 **Awareness of Sociolinguistic Conventions:** identify examples of sociolinguistic conventions associated with a variety of social situations in diverse French-speaking communities and use them appropriately in their written work (*e.g., ... conventions for writing numbers and money amounts – such as the use of spaces in numbers with four or more digits [1 000] and the use of a comma rather than a decimal point in currency amounts [1,75 \$]*)

**Teacher prompt:** “En quoi la façon d’écrire en français les chiffres et les montants en argent est-elle différente de la façon de les écrire en anglais?” ...

## Extended French

### A. Listening

#### A1. Listening to Understand

A1.4 **Responding to and Evaluating Media Texts:** express their personal opinions about the treatment and presentation of the messages in a variety of oral media texts about familiar, academic, and personally relevant topics, and give evidence from the text for their opinions, with teacher support as appropriate (*e.g., ... discuss the effectiveness of a commercial in targeting the product’s consumers; ...*)

#### A2. Listening to Interact

A2.2 **Interacting:** respond with understanding to what others say while participating in a variety of interactions about familiar, academic, and personally relevant topics (*e.g., ... participate in a debate about a social, economic, or environmental issue; ...*)

#### A3. Intercultural Understanding

A3.1 **Intercultural Awareness:** using information from oral French texts, identify French-speaking communities in eastern, western, and northern Canada; find out about aspects of their cultures; and make connections to personal experiences and their own and other communities (*e.g., ... listen to historical accounts about the voyageurs and coureurs de bois who traded with First Nations, Métis, and Inuit communities, and discuss the significance of these relationships in the development of Canada as a nation; ...*)

## **B. Speaking**

### **B1. Speaking to Communicate**

**B1.4 Creating Media Texts:** create a variety of oral media texts using forms, conventions, and techniques appropriate to the purpose and audience (*e.g., identify and use advertising strategies in a television commercial; ...*)

### **B2. Speaking to Interact**

**B2.2 Interacting:** engage in rehearsed and spontaneous spoken interactions, in structured and guided social and academic contexts, on familiar topics related to matters of personal interest and academic topics (*e.g., ... debate the importance of getting an allowance ... ; with a group, plan a fundraiser for a school trip; ...*)

## **C. Reading**

### **C1. Reading Comprehension**

**C1.2 Reading for Meaning:** demonstrate an understanding of the intent and meaning of French texts about familiar, academic, and personally relevant topics, with contextual and visual support (*e.g., ... identify implicit and explicit messages in a print advertisement; ...*)

**C1.5 Responding to and Evaluating Media Texts:** express their personal opinions about the treatment and presentation of the messages in a variety of media texts about familiar, academic, and personally relevant topics, and give evidence from the text for their opinions, with teacher support as appropriate (*e.g., ... explain how a print advertisement promotes a product or lifestyle; ... explain how images are used in print and television advertisements to evoke emotions, such as ways in which nature scenes or animals are used in a car commercial*)

### **C3. Intercultural Understanding**

**C3.1 Intercultural Awareness:** using information from a variety of French texts, identify French-speaking communities in eastern, western, and northern Canada, find out about aspects of their cultures, and make connections to personal experiences and their own and other communities (*e.g., ... read maps to identify differences and similarities with respect to economic ... activity in various French-speaking communities; ...*)

## **D. Writing**

### **D1. Purpose, Audience, and Form**

**D1.5 Creating Media Texts:** using familiar words and expressions, create a variety of media texts in French for specific purposes and audiences, using several media forms and the conventions and techniques appropriate to the chosen form (*e.g., ... create a CD cover for a song or musical group; write the script for a television commercial for a healthy product*)

## **French Immersion**

### **A. Listening**

#### **A1. Listening to Understand**

**A1.3 Listening for Meaning:** demonstrate an understanding of the intent and meaning of various oral French texts containing familiar and unfamiliar words and expressions and dealing with familiar, academic, and personally relevant topics, with support as appropriate (*e.g., create a poster for a product using the main ideas heard in a commercial; ...*)

**A1.4 Responding to and Evaluating Media Texts:** express their personal opinions about the treatment and presentation of the messages in a variety of oral media texts about familiar, academic, and personally relevant topics, and give evidence from the texts for their opinions, with teacher support as appropriate (*e.g., ... analyse the effectiveness of an advertisement aimed at a specific age group; ... explain how a television or radio advertisement might have a different effect on boys and on girls; ...*)

#### **A3. Intercultural Understanding**

**A3.1 Intercultural Awareness:** using information from oral French texts, identify French-speaking communities in eastern, western, and northern Canada; find out about aspects of their cultures; and make connections to personal experiences and their own and other communities (*e.g., ... listen to historical accounts about the voyageurs and coureurs de bois and discuss their significance to the development of Canada as a nation; ...*)

### **B. Speaking**

#### **B1. Speaking to Communicate**

**B1.2 Producing Oral Communications:** produce planned, rehearsed, and increasingly spontaneous messages in French containing information and ideas about academic topics and matters of personal interest, with contextual, auditory, and visual support (*e.g., ... express personal reactions to a documentary on economic globalization; discuss the effectiveness of persuasive language in television ads*)

**B1.4 Creating Media Texts:** create a variety of oral media texts using forms, conventions, and techniques appropriate to the purpose and audience (*e.g., create a podcast presenting opposing opinions about a current event; create a television commercial for a healthy food product; ...*)

#### **B2. Speaking to Interact**

**B2.2 Interacting:** engage in rehearsed and spontaneous spoken interactions, in guided and increasingly spontaneous social and academic contexts, about personally relevant and academic topics (*e.g., ... participate in a group discussion about what they and their peers do with their allowance*)

#### **B3. Intercultural Understanding**

**B3.1 Intercultural Awareness:** communicate information orally about French-speaking communities in eastern, western, and northern Canada, including aspects of their cultures and their contributions to *la francophonie* and the world, and make connections to personal

experiences and their own and other communities (*e.g., ... make a presentation about a cultural artefact or a cultural event such as a wampum belt, ...*)

## C. Reading

### C1. Reading Comprehension

**C1.5 Responding to and Evaluating Media Texts:** express their personal opinions about the treatment and presentation of the messages in a variety of media texts about familiar, academic, and personally relevant topics, and give evidence from the text for their opinions, with teacher support as appropriate (*e.g., compare the effectiveness of written and audio advertisements for the same product; discuss how the point of view expressed in an editorial influenced their opinion; determine the implied audience of an advertisement and describe how the message might change if the advertisement were directed at a different audience ...*)

### C2. Purpose, Form, and Style

**C2.1 Purposes of Text Forms:** identify the purpose(s) of a variety of text forms, including fictional, informational, graphic, and media forms (*e.g., ... advertisement – to sell a product or promote awareness of an issue; ...*)

### C3. Intercultural Understanding

**C3.1 Intercultural Awareness:** using information from a variety of French texts, identify French-speaking communities in eastern, western, and northern Canada; find out about aspects of their cultures; and make connections to personal experiences and their own and other communities (*e.g., ... read maps to identify differences and similarities with respect to economic ... activity in various French-speaking communities; ...*)

## D. Writing

### D1. Purpose, Audience, and Form

**D1.1 Identifying Purpose and Audience:** determine, with support from the teacher, their purpose for writing and the audience for French texts they plan to create (*e.g., ... to inform their peers about a global economic issue; ...*)

**D1.5 Creating Media Texts:** using familiar words and expressions, create a variety of media texts in French for specific purposes and audiences, using several media forms and the conventions and techniques appropriate to the chosen form (*e.g., write a script for a vignette/ short video depicting trade between Aboriginal and European peoples in colonial Canada; ...*)

## Health and Physical Education (2015)

In addition to the expectations listed below, opportunities for learning about financial literacy can also be linked to the living skills, which are integrated across all strands of the health and physical education curriculum. The living skills expectations address personal skills (self-awareness and self-monitoring skills; adaptive, coping, and management skills), interpersonal skills (communication skills; relationship and social skills), and critical and creative thinking skills (e.g., setting goals, solving problems, making decisions, and evaluating choices).

## **A. Active Living**

### **A1. Active Participation**

A1.3 describe factors that motivate them to participate in physical activity every day, at school and during leisure time, and that influence their choice of activities (*e.g., ... availability and affordability of a program, ...*)

## **C. Healthy Living**

### **C2. Making Healthy Choices**

C2.1 apply their knowledge of medical, emotional, practical, and societal factors that influence eating habits and food choices (*e.g., ... cost*) to develop personal guidelines for healthier eating

### **C3. Making Connections for Healthy Living**

C3.3 assess the effects of stereotypes, including homophobia and assumptions regarding gender roles and expectations, sexual orientation, gender expression, race, ethnicity or culture, mental health, and abilities, on an individual's self-concept, social inclusion, and relationships with others, and propose appropriate ways of responding to and changing assumptions and stereotypes ...

**Teacher prompt:** “Assumptions are often made about what is ‘normal’ or expected for males and females – for example, men take out the garbage; nursing is a woman’s job; ... Assumptions like these are usually untrue, and they can be harmful ...”

## **Language (2006)**

Expectations in which explicit connections can be made to financial literacy are found in the Media Literacy strand. Through learning to recognize overt and implied messages in advertising and other media texts, students can develop the critical thinking skills that they need as consumers. Expectations in the Oral Communication, Reading, and Writing strands, which develop students' thinking skills and self-awareness, also provide opportunities for developing financial literacy.

### **Reading**

#### **2. Understanding Form and Style**

2.1 analyse a variety of text forms and explain how their particular characteristics help communicate meaning, with a focus on literary texts such as a myth ..., graphic texts such as an advertisement (*e.g., colour and layout are used to emphasize the appeal and importance of the product*), and informational texts such as an editorial ...

### **Media Literacy**

#### **1. Understanding Media Texts**

1.1 explain how a variety of media texts address their intended purpose and audience (*e.g., ... CD and DVD covers designed to appeal to young children have colourful images of their favourite characters; advertisements geared to parents of infants are broadcast during the daytime whereas those geared to single adults run during late-night programming*)

- 1.2** interpret media texts, using overt and implied messages as evidence for their interpretations (*e.g., explain why the advertisements used in a particular magazine are appropriate for that magazine, identifying the messages that would appeal to the magazine's audience; explain how advertisements for healthy food and those for fast food differ*)  
**Teacher prompt:** “Is there a connection between the articles and the advertisements used in a magazine?”
- 1.3** evaluate the effectiveness of the presentation and treatment of ideas, information, themes, opinions, issues, and/or experiences in media texts ...  
**Teacher prompt:** “You’ve told me that you think this advertisement is very effective, but that the other one is weak. Explain what accounts for the success or failure of each.”
- 1.4** explain why different audiences (*e.g., boys, girls, adults, seniors, various cultural groups*) might have different responses to media texts (*e.g., movies, songs, websites, video games, items of clothing*)  
**Teacher prompts:** ... “Who do you think would be the most likely audience for a car magazine? An advertisement for a retirement residence? An investment brochure? An action-oriented video game? A fashion magazine? ... Action figures? Explain your answers.”
- 1.5** identify whose point of view is presented in a media text, identify missing or alternative points of view, and, where appropriate, determine whether the chosen view achieves a particular goal (*e.g., identify biases in two different media texts that focus on the same topic or event; ...*)  
**Teacher prompts:** “What bias or stereotypes can you detect in this advertisement? Can you think of reasons why this view of the subject is used? What does this advertisement achieve?” ...
- 1.6** identify who produces various media texts, the reason for their production, how they are produced, and how they are funded (*e.g., political parties create advertisements to win voter support, using funds raised by their members and supporters; producers develop television dramas to entertain and make money by selling their products to television conglomerates, which then broadcast the programs to make money by selling advertising spots in the programs’ time slots*)  
**Teacher prompt:** “What are the different professions that would be involved in producing a television commercial? How much would it cost to produce? How could we find out?”

# **Mathematics (2005)**

In addition to the expectations listed below in which there are explicit connections to financial literacy, opportunities for skill development in financial literacy are also provided through the mathematics process expectations. Processes such as problem solving, reasoning and proving, reflecting, connecting, and representing are important in the development of skills required for financial literacy.

## ***Number Sense and Numeration***

### **Quantity Relationships**

- read, represent, compare, and order whole numbers to 1 000 000, decimal numbers to thousandths, proper and improper fractions, and mixed numbers
  - represent, compare, and order whole numbers and decimal numbers from 0.001 to 1 000 000, using a variety of tools ...
  - demonstrate an understanding of place value in whole numbers and decimal numbers from 0.001 to 1 000 000, using a variety of tools and strategies ...
  - read and print in words whole numbers to one hundred thousand, using meaningful contexts ...
  - estimate quantities using benchmarks of 10%, 25%, 50%, 75%, and 100% ...
  - solve problems that arise from real-life situations and that relate to the magnitude of whole numbers up to 1 000 000 ...

### **Operational Sense**

- solve problems involving the multiplication and division of whole numbers, and the addition and subtraction of decimal numbers to thousandths, using a variety of strategies
  - use a variety of mental strategies to solve addition, subtraction, multiplication, and division problems involving whole numbers ...
  - add and subtract decimal numbers to thousandths, using concrete materials, estimation, algorithms, and calculators
  - multiply and divide decimal numbers by 10, 100, 1000, and 10 000 using mental strategies ...
  - use estimation when solving problems involving the addition and subtraction of whole numbers and decimals, to help judge the reasonableness of a solution ...

### **Proportional Relationships**

- demonstrate an understanding of relationships involving percent, ratio, and unit rate
  - represent ratios found in real-life contexts, using concrete materials, drawings, and standard fractional notation ...
  - represent relationships using unit rates (*Sample problem:* If 5 batteries cost \$4.75, what is the cost of 1 battery?)

## **Native Languages (2001)**

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities for developing these skills could be provided in oral communication practice, as well as in reading and in writing.

## **Science and Technology (2007)**

Connections to financial literacy can be made when exploring the benefits of biodiversity, as well as the financial costs and benefits of aviation technology and of various means of reducing electricity consumption.

### ***Understanding Life Systems***

#### **1. Relating Science and Technology to Society and the Environment**

- 1.2 assess the benefits that human societies derive from biodiversity (*e.g., thousands of products such as food, clothing, medicine, and building materials come from plants and animals*) and the problems that occur when biodiversity is diminished ...

### ***Understanding Structures and Mechanisms***

#### **1. Relating Science and Technology to Society and the Environment**

- 1.1 assess the benefits and costs of aviation technology for society and the environment, taking different social and economic perspectives into account (*e.g., the perspectives of farmers, airline workers, doctors, home owners, tour operators*)

### ***Understanding Matter and Energy***

#### **1. Relating Science and Technology to Society and the Environment**

- 1.2 assess opportunities for reducing electricity consumption at home or at school that could affect the use of non-renewable resources in a positive way or reduce the impact of electricity generation on the environment.

**Sample issue:** Peak demand times for electricity are morning and early evening. Because electricity cannot be stored in a cost-effective way, it must be supplied as it is being used. This means that almost all of a utility's available power plants must run to meet the demand and prevent system outages. Some utility companies are considering a plan to pay consumers to reduce their electricity consumption, especially during peak hours. This plan would not only reduce demand but would also reduce the cost of electricity for all customers and the impact of electricity production on the environment.

# Social Studies (2013)

The Heritage and Identity strand provides opportunities for students to explore how economic opportunities can influence immigration, settlement, and the development of a new nation. In the People and Environments strand, students learn about Canada's economic connections with other countries, regions, and organizations of the world, including trade agreements that address issues such as poverty and child labour, and disaster relief.

The Citizen Education Framework provides opportunities for students to develop the skills and knowledge they need to be responsible citizens, including understanding economies and economic structures as well as the social, environmental, and ethical implications of their own choices as consumers.

## **A. Heritage and Identity: Communities in Canada, Past and Present**

### **A1. Application: Diversity, Inclusiveness, and Canadian Identity**

A1.1 explain how various features that characterize a community can contribute to the identity and image of a country (*e.g., ... economic bases*), and assess the contribution of some of these features to Canada's image and identity (*e.g., with reference to resource-based communities such as mining or logging towns or fishing outports; ...*)

### **A2. Inquiry: The Perspectives of Diverse Communities**

A2.1 formulate questions to guide investigations into different perspectives on the historical and/or contemporary experience of two or more distinct communities in Canada ...

**Sample questions:** “Why was the Chinese head tax created? What was the thinking of the government that imposed it? How did the policy affect Chinese immigrants to Canada and their families in China?”

A2.5 evaluate evidence and draw conclusions about perspectives on the historical and/or contemporary experience of two or more distinct communities in Canada

**Sample questions:** “What did you learn about the experiences of people living in Toronto at the beginning of the twentieth century? ... In what ways was the experience of poor people different from that of wealthier residents? How and why did the perspectives of a factory owner and a factory worker in the city differ? Are similar differences still evident today?”

A2.6 communicate the results of their inquiries, using appropriate vocabulary (*e.g., ... entrepreneur, labourer, ...*) and formats ...

### **A3. Understanding Context: The Development of Communities in Canada**

A3.1 identify the main reasons why different peoples came to Canada (*e.g., ... available land; economic opportunity; ... poverty, famine, ... in their country of origin; ...*)

**Sample questions:** “What reasons did various people have for immigrating to New France?” “Why did so many people from Ireland come to Quebec and Ontario in the middle of the nineteenth century?” “Why do people from many other countries continue to come to Canada?”

A3.2 describe some key economic ... aspects of life in settler communities in Canada (*e.g., with reference to land ownership; agricultural practices; work; religion; dress and diet; family life and the roles of men, women, and children; social and service clubs*), and identify significant ways in which settlers' places of origin influenced their ways of life in Canada

**Sample questions:** “How did the system of land ownership in France influence land-owning practices in New France/Quebec?” ...

A3.3 identify various types of communities that have contributed to the development of Canada (*e.g., economic communities such as resource towns; workers and labour organizations ...*)

**Sample questions:** “What are some of the economic communities in different regions of Canada that have contributed to the development of the country?” “What contributions have labour unions made to the development of Canada?”

A3.4 describe significant events or developments in the history of two or more communities in Canada (*e.g., First Nations: ... the fur trade, ...*) and how these events affected the communities’ development and/or identity ...

A3.5 describe interactions between communities in Canada, including between newcomers and groups that were already in the country (*e.g., trade among precontact First Nations; cooperation between First Nations and the French and British in the fur trade; ... responses of local businesses, ranging from the refusal to serve certain groups to providing new products and services to help meet the needs of new communities; ...*)

A3.6 identify key differences, including ... economic differences, between two or more historical and/or contemporary communities in Canada (*e.g., ... social and economic differences between upper-class and working-class people in industrializing cities; ...*)

**Sample questions:** “What are the differences between the life of a child living in poverty in nineteenth-century Canada and in the present day?” ... “In what ways have different communities benefited from economic development in Canada? Have all communities benefited equally? Why or why not?”

## **B. People and Environments: Canada’s Interactions with the Global Community**

### **B1. Application: Canada and International Cooperation**

B1.1 explain why Canada participates in specific international accords and organizations (*e.g., the North American Free Trade Agreement [NAFTA]; Asia-Pacific Economic Cooperation [APEC]; ...*), and assess the influence of some significant accords and/or organizations in which Canada participates

B1.2 analyse responses of Canadian governments, non-governmental organizations (NGOs), and individual citizens to an economic, ... issue of international significance (*e.g., how the federal government, different NGOs, business people, and individual consumers have responded to economic globalization; ...*)

**Sample questions:** ... “What are some of the ways in which NGOs and school groups have worked together to improve the life of children living in poverty?”

### **B2. Inquiry: Responses to Global Issues**

B2. **Inquiry:** use the social studies inquiry process to investigate some global issues of ..., economic, ... importance, their impact on the global community, and responses to the issues

B2.1 formulate questions to guide investigations into global issues of ... economic, ... importance (*e.g., child labour, dwindling oil supplies, ownership of and access to fresh water, food shortages, ...*), their impact on the global community, and responses to the issues

**Sample questions:** ... “What impact does Canada’s consumption of coffee or chocolate have on the people and environment of the producer countries?” ...

B2.2 gather and organize information on global issues of political, social, economic, and/or environmental importance, including their impact and responses to them, using a variety of resources and various technologies (e.g., ... *locate data about products that Canadians import from countries that use child labour or other cheap labour; ...*)

B2.3 analyse and construct different types of maps, both print and digital, as part of their investigations into global issues, their impact, and responses to them (e.g., ... *use issue-based or demographic maps to examine correlations between quality of life indicators; create a flow map that shows the starting point for some products that enter Canada*)

**Sample questions:** “How might you use thematic maps as part of your study of literacy and poverty rates in countries where Canadian development NGOs are active?” “What types of information would you need to plot on a map to examine whether arid countries that export agricultural products to Canada are being affected by desertification?”

B2.4 interpret and analyse information and data relevant to their investigations, using a variety of tools (e.g., *use an online mapping program to help them determine the relationship between Canadian aid and quality of life; ... use a graphic organizer or a graph constructed on the computer to compare the number of Canadians who gave aid to Haiti after the 2010 earthquake with those who gave aid to Japan after the 2011 earthquake and tsunami*)

**Sample questions:** ... “What did you find out about the amount of money that was raised in response to the Haitian and Japanese earthquakes?” “What do your quality-of-life maps suggest about why some countries tend to receive more aid than others?”

B2.5 evaluate evidence and draw conclusions about global issues of political, social, economic, and/or environmental importance, their impact on the global community, and responses to the issues

**Sample questions:** “What impact did the 2010 earthquake have on Haiti? What actions have the people in Haiti taken to rebuild their country? What type of aid did the country receive after the disaster? Has the aid resulted in improvements in the lives of the Haitian people? What else do you think could be done?” ...

B2.6 communicate the results of their inquiries, using appropriate vocabulary (e.g., *nongovernmental organization, intergovernmental organization, accord, international convention, aid, relief efforts*) and formats (e.g., *a plan of action for a fund-raising project in their school; a report for their school newsletter about why people should buy fair trade products; a song, rap, or poem written from the perspective of a person in a refugee camp or a child labourer; an infographic that shows how much money Canadians contributed in the past year to various global causes; ...*)

### **B3. Understanding Context: Canada’s Global Interactions**

B3.1 identify some of the major ways in which the Canadian government interacts with other nations of the world (e.g., *through trade agreements, ... by providing disaster relief or funds for social and/or economic development*)

**Sample questions:** “What is a free trade agreement?” ...

B3.3 describe several groups or organizations through which Canada and Canadians are involved in global issues ...

**Sample questions:** “What is an NGO? How is it different from an intergovernmental organization?” ... “What does the Canadian International Development Agency (CIDA) do?”

B3.4 describe the responses of the Canadian government and some NGOs to different disasters and emergencies around the world (*e.g., the 2010 earthquake in Haiti; the 2004 tsunami in the Indian Ocean; the AIDS pandemic in sub-Saharan Africa or another health crisis; poverty and drought in the Horn of Africa*)

**Sample questions:** “How and why did the Stephen Lewis Foundation develop? What type of work does the foundation do?” “What types of aid are required by a region hit by a natural disaster? How do the Canadian government and Canadian NGOs attempt to address these needs?”

B3.5 identify some significant ... economic interactions between Canada and other regions of the world, and describe some ways in which they affect these regions (*e.g., ... the development of maquiladoras as a result of trade agreements ...*)

B3.7 identify countries/regions with which Canada has a significant economic relationship (*e.g., the relationship with the United States and Mexico through NAFTA; trade relations with China; sources of tourists to Canada and/or destinations of Canadians travelling internationally; Canadian investments overseas; recipients of Canadian aid*) and some of the reasons why close relationships developed with these countries/regions and not others (*e.g., geographic proximity, stable governments, production of products needed by Canada, markets for Canadian goods and services, types of labour/environmental regulations*)

**Sample questions:** “Who are Canada’s largest trading partners? Why?” “Which countries receive the most aid from Canada? What region or regions do they tend to come from?”

B3.8 describe significant economic effects on Canada and Canadians of interactions between Canada and other regions of the world (*e.g., loss of manufacturing jobs to countries with lower labour costs; the impact of trade agreements and/or disputes; the impact of changing immigration policies; the economic impact of the dominance of American cultural industries*)

**Sample questions:** “How have lower labour costs in other countries affected manufacturing companies in Canada?” “In what ways does American trade policy affect Canada?”

B3.9 describe some ways in which Canada’s interactions with other regions of the world have affected the environment (*e.g., the impact of Canada’s participation in the African tree-planting campaign of the United Nations Environment Programme; the proliferation of invasive species in the Great Lakes as a result of international trade/ transportation; over-farming and loss of production for local markets as a result of Canadians’ desire for cheap cotton, sugar, cocoa, and tea*)

# GRADE 7

## The Arts (2009)

In the Dance and Drama strands, students explore various current socio-economic issues, such as poverty and homelessness. Connections to financial literacy can also be made in all strands as students develop skills related to reflecting, responding, and self-awareness. These skills are transferable and can be applied in contexts involving financial issues.

### A. Dance

#### A2. Reflecting, Responding, Analysing

**A2.1** construct personal interpretations of the messages in their own and others' dance pieces, including messages about issues relevant to their community and/or the world (*e.g., dance pieces on topics such as ... poverty, ... homelessness*), and communicate their responses in a variety of ways (*e.g., through writing, class discussion, oral reports, song, drama, visual art*)

### B. Drama

#### B1. Creating and Presenting

**B1.1** engage actively in drama exploration and role play, with a focus on examining multiple perspectives related to current issues, themes, and relationships from a wide variety of sources and diverse communities

#### B3. Exploring Forms and Cultural Contexts

**B3.2** identify and describe several ways in which drama and theatre (*e.g., street festivals, film festivals, theatre festivals, local theatre groups*) contribute to contemporary social, economic, and cultural life (*e.g., attract tourists; provide jobs; ...*)

**Teacher prompts:** “Why is it beneficial to have local theatre groups in our community?”  
“What theatre jobs require performance skills?” ...

### D. Visual Arts

#### D1. Creating and Presenting

**D1.3** use elements of design in art works to communicate ideas, messages, and understandings for a specific audience and purpose (*e.g., ... selectively manipulate the colour, values, and text in a digital composition to change the message of a print advertisement*)

**Teacher prompts:** ... “How could you change the colours, values, and symbols used in a print advertisement for a popular soft drink to convey an objection to consumerism?”

#### 2. Reflecting, Responding, and Analysing

**D2.2** explain how the elements and principles of design are used in their own and others' art work to communicate meaning or understanding (*e.g., ... Brian Jungen's use of positive and negative space and the colours in traditional First Nation art works to convey ideas about consumerism and culture in masks that he created out of brand-name running shoes*)

**D2.3** demonstrate an understanding of how to read and interpret signs, symbols, and style in art works (*e.g., ... an artist's manipulation of the intended message of an advertisement by modifying symbols and elements of design in the imagery that is appropriated, or "borrowed", from the original ad*)

**Teacher prompts:** ... “How can an object represent an idea, a concept, or an abstraction?”  
... “What images do the media use to target youth?”

### **D3. Exploring Forms and Cultural Contexts**

**D3.2** demonstrate an understanding of the function of visual and media arts in various contexts today and in the past, and of their influence on the development of personal and cultural identity (*e.g., ... the contributions of people in various arts careers to community events, festivals, businesses, galleries, and museums; the significance of the art work of individuals and the arts of cultural groups in local and global contexts*)

## **French as a Second Language (2013)**

FSL programs provide opportunities for students to investigate financial literacy concepts in relation to the texts they explore in class. In addition, students can build their understanding of personal financial planning by participating in role play – for example, buying and selling goods or engaging in personal financial transactions. Through the study of French-speaking communities worldwide, students will learn about global economic disparities and their impact on the quality of life in different countries.

### **Core French**

#### **A. Listening**

##### **A1. Listening to Understand**

**A1.2 Demonstrating Understanding:** demonstrate an understanding of the purpose and meaning of oral French texts containing increasingly complex messages about everyday matters and matters of personal interest, with contextual and visual support (*e.g., ... listen to a speaker describe his or her interests and identify a related career choice; ...*)

##### **A2. Listening to Interact**

**A2.2 Interacting:** respond with understanding to what others say while participating in interactions of various lengths about everyday matters and matters of personal interest (*e.g., ... listen to an enquiry about a local business and provide the information requested; ...*)

##### **A3. Intercultural Understanding**

**A3.2 Awareness of Sociolinguistic Conventions:** using information from oral French texts, identify and demonstrate an understanding of sociolinguistic conventions used in a variety of situations in diverse French-speaking communities (*e.g., identify expressions used in advertising that signal an attempt to persuade the listener to do or buy something; ...*)

## **D. Writing**

### **D3. Intercultural Understanding**

**D3.1 Intercultural Awareness:** in their written work, communicate information about French-speaking communities in the Americas outside Canada, including aspects of their cultures and their contributions to *la francophonie* and the world, and make connections to personal experiences and their own and other communities (*e.g., ... create a travel poster advertising a French-speaking tourist destination in the Caribbean or South America; create a pamphlet describing the benefits of learning another language and developing knowledge of other cultures – benefits such as opportunities for ... careers*)

## **Extended French**

### **A. Listening**

#### **A1. Listening to Understand**

**A1.2 Understanding Purposes for Listening:** demonstrate an understanding of the purpose for listening in a variety of situations (*e.g., ... to understand the impact of a commercial on consumer choice; ...*)

#### **A3. Intercultural Understanding**

**A3.2 Awareness of Sociolinguistic Conventions:** using information from oral French texts, identify and demonstrate an understanding of French sociolinguistic conventions used in a variety of situations in diverse French-speaking communities (*e.g., examine the language used in advertising to persuade different audiences; ...*)

### **B. Speaking**

#### **B1. Speaking to Communicate**

**B1.2 Producing Oral Communications:** using familiar words and expressions, produce planned, rehearsed, and increasingly spontaneous messages in French containing information and ideas about academic topics and matters of immediate personal relevance, with contextual, auditory, and visual support (*e.g., deliver a report on a[n] ... economic ... issue that affects the local, provincial, national, or world community; ...*)

### **C. Reading**

#### **C1. Reading Comprehension**

**C1.5 Responding to and Evaluating Media Texts:** evaluate the effectiveness of the treatment and presentation of ideas and information in a variety of media texts about familiar, academic, and personally relevant topics, with teacher support as appropriate (*e.g., ... evaluate the presentation of the material in billboard advertisements or banner ads and discuss possible reactions ...*)

#### **C2. Purpose, Form, and Style**

**C2.1 Purposes of Text Forms:** identify the purpose(s) of a variety of text forms, including fictional, informational, graphic, and media forms (*e.g., ... advertisement – to sell a product or promote awareness of an issue; ...*)

## **French Immersion**

### **A. Listening**

**A1.3 Listening for Meaning:** demonstrate an understanding of the intent and meaning of various oral French texts containing familiar and unfamiliar words and expressions and dealing with a variety of familiar, academic, and personally relevant topics, with support as appropriate (e.g., *develop an advertising campaign related to key ideas and messages heard in a presentation about accessibility issues; ...*)

**A1.4 Responding to and Evaluating Media Texts:** evaluate the effectiveness of the treatment and presentation of ideas and information in a variety of oral media texts about familiar, academic, and personally relevant topics, with teacher support as appropriate (e.g., *express an opinion about viewpoints heard during a listener-response broadcast on financial issues facing adolescents; ... identify the explicit and implicit messages in online advertising clips; ...*)

**Teacher prompts:** “Dans quelle mesure le fait d’exprimer ton opinion et tes pensées suite à l’écoute d’une émission radiophonique sur les choix financiers des adolescents te conscientisera-t-il davantage aux défis auxquels tu auras à faire face dans ce domaine?”...

### **B. Speaking**

#### **B1. Speaking to Communicate**

**B1.2 Producing Oral Communications:** produce planned, rehearsed, and spontaneous messages in French containing information and ideas about academic topics and matters of personal interest, with contextual, auditory, and visual support (e.g., *... discuss the possible financial consequences of their personal consumer choices*)

**B1.4 Creating Media Texts:** create a variety of increasingly complex oral media texts using forms, conventions, and techniques appropriate to the purpose and audience (e.g., *... create a commercial promoting inclusiveness in the school community ...*)

### **C. Reading**

#### **C1. Reading Comprehension**

**C1.2 Reading for Meaning:** demonstrate an understanding of the intent and meaning of a variety of French texts about familiar, academic, and personally relevant topics, with support as appropriate (e.g., *... find specific items for the classroom or a school event in classified advertisements*)

#### **C2. Purpose, Form, and Style**

**C2.2 Characteristics and Stylistic Elements of Text Forms:** identify some characteristics and/or stylistic elements of a variety of text forms, including fictional, informational, graphic, and media forms, and explain how they help to convey explicit and implicit messages, with support and guidance from the teacher (e.g., *... invoice or bill – headings, subheadings, tables, graphs; catalogue or flyer – categories, descriptions, and images to promote products*)

**Teacher prompts:** “Lorsque tu lis les paroles d’une chanson, de quelle façon les rimes t’aident-elles à choisir la bonne expression et le bon rythme?” “Lorsque tu lis une facture, comment les titres et les sous-titres orientent-ils la découverte de l’information recherchée?”...

## **D. Writing**

### **D1. Purpose, Audience, and Form**

**D1.2 Writing in a Variety of Forms:** write a variety of French texts to convey information, ideas, and opinions about academic and personally relevant topics, following models appropriate to the purpose and applying their knowledge of the basic structural and stylistic elements of each form (*e.g., ... develop an expository text outlining arguments on all sides of an issue related to global economic inequities; ...*)

## **Health and Physical Education (2015)**

In addition to the expectations listed below, opportunities for learning about financial literacy can also be linked to the living skills, which are integrated across all strands of the health and physical education curriculum. The living skills expectations address personal skills (self-awareness and self-monitoring skills; adaptive, coping, and management skills), interpersonal skills (communication skills; relationship and social skills), and critical and creative thinking skills (*e.g.*, setting goals, solving problems, making decisions, and evaluating choices).

### **A. Active Living**

#### **A1. Active Participation**

**A1.3** demonstrate an understanding of the factors that motivate or impede participation in physical activity every day (*e.g., ... availability and cost of resources and opportunities, ...*)

#### **A2. Physical Fitness**

**A2.4** develop, implement, and revise a personal plan to meet short-term, health-related fitness goals ...

**Teacher prompt:** “What things do you need to consider when you set a short-term fitness goal? How do you know if you have accomplished your goal?”

**Student:** “... If I set a goal to improve my core strength, I would need to think about what activities would be most helpful, and then about what activities I like to do that are both available and affordable for me ...”

### **C. Healthy Living**

#### **C1. Understanding Health Concepts**

**C1.1** describe benefits and dangers, for themselves and others, that are associated with the use of computers and other technologies (*e.g., ... dangers: ... financial losses from online gambling; ...*), and identify protective responses

**C1.2** demonstrate an understanding of linkages between mental health problems and problematic substance use, and identify school and community resources ... that can provide support for mental health concerns relating to substance use, addictions, and related behaviours

**Teacher prompt:** “*Problematic substance use* is a term that refers to the use of substances in ways that are potentially harmful. It includes ... substance abuse, which involves excessive use of substances despite the ... economic harm that this may cause to oneself or others. ...”

...

### C3. Making Connections for Healthy Living

C3.1 demonstrate an understanding of personal and external factors that affect people's food choices and eating routines (*e.g., ... external: family budget, cost of foods, ...*), and identify ways of encouraging healthier eating practices

**Teacher prompt:** "How can people make healthy food choices if their choices are limited ... by budget limitations?"

**Student:** "... If we have a limited budget, we can still eat well by making careful food choices. Packaged foods are usually more expensive and less nutritious than fresh foods cooked at home. Local produce can be relatively inexpensive in season and can be more nutritious than imported or packaged fruits and vegetables."

## History and Geography (2013)

### HISTORY

Connections to financial literacy can be made through exploring the economic and social factors that shaped early Canada.

The Citizen Education Framework provides opportunities for students to develop the skills and knowledge they need to be responsible citizens, including understanding economies and economic structures as well as the social, environmental, and ethical implications of their own choices as consumers.

#### A. New France and British North America, 1713–1800

##### A1. Application: Colonial and Present-day Canada

A1.3 analyse the displacement experienced by various groups who were living in or who came to Canada between 1713 and 1800 (*e.g., ... the forced migration of African slaves to New France and British North America; the immigration of people to Canada seeking ... work*)

##### A3. Understanding Historical Context: Events and Their Consequences

A3.3 identify key social and economic changes that occurred in and/or affected Canada during this period (*e.g., developments in the fur trade, ... growth in agriculture and in the timber industry*), and explain the impact of some of these changes on various individuals, groups, and/or communities

**Sample questions:** "What was the North West Company? How did its establishment change the fur trade? What impact did these changes have on First Nations and on French and British traders?" ...

A3.4 describe some significant aspects of daily life among different groups living in Canada during this period (*e.g., with reference to seigneurs and habitants in New France; migrant fishers in Newfoundland; Chipewyan men and women in the fur trade; ... European traders on the frontier; ... artisans, and/or labourers in Louisbourg or Quebec City; Acadian or Planter farm families in the Annapolis Valley*)

A3.6 identify some significant individuals and groups in Canada during this period (*e.g., ... trappers and fur traders, ... explorers, ..., habitants*), and explain their contribution to Canadian heritage and/or identity

**Sample questions:** "What role did the Métis play in the fur trade?" ...

## **B. Canada, 1800–1850: Conflict and Challenges**

### **B1. Application: Changes and Challenges**

B1.1 analyse social and political values and significant aspects of life for some different groups in Canada between 1800 and 1850 (*e.g., ... living conditions for different classes in industrializing cities; ...*), and assess similarities and differences between these values and aspects of life and those in eighteenth-century Canada ...

B1.2 analyse some of the challenges facing individuals and/or groups in Canada between 1800 and 1850 (*e.g., ... industrialization, poor wages and working conditions, rigid class structure, ...*) and ways in which people responded to those challenges (*e.g., strikes, ..., construction of canals, mutual aid societies, work bees, ...*)

B1.3 analyse the displacement experienced by various groups who were living in or who came to Canada between 1800 and 1850 (*e.g., ... from immigration of Europeans seeking ... work*), and how some of these groups dealt with their displacement

**Sample questions:** “Why did so many Irish immigrants come to Canada in the 1840s?

### **B3. Understanding Historical Context: Events and Their Consequence**

B3.1 identify factors leading to some key events and/or trends that occurred in and/or affected Canada between 1800 and 1850 ... and describe the historical significance of some of these events/trends for different individuals, groups, and/or communities

**Sample questions:** ... “What were some of the key ... economic ... issues that led to the Rebellions of 1837–38?” ...

B3.2 identify key political and legal changes that occurred in and/or affected Canada during this period ... and explain the impact of some of these changes on various individuals, groups, and/or communities

**Sample questions:** ... “What impact did the expansion of the Hudson’s Bay Company monopoly to the Pacific coast have on First Nations and Métis people? On European traders? On prospective western settlers?”

B3.3 identify key social and economic changes that occurred in and/or affected Canada during this period (*e.g., ... the global recession of the 1830s, growing markets for lumber and wheat, ... the construction of canals and railway lines, ... mining in Canada West, ...*), and explain the impact of some of these changes on various individuals, groups, and/or communities

**Sample questions:** “What impact did the economic downturn of the 1830s have on farmers in both Upper and Lower Canada? What impact did it have on ports in the Maritimes?” “In what ways did the construction of canals benefit various people in the colonies?” “In what ways might the condition of roads have hurt the economy?”

## **GEOGRAPHY**

Connections to financial literacy can be made through exploring the economic importance of agriculture and natural resources. Students consider needs and wants from different perspectives and how they influence decisions regarding economic development.

The Citizen Education Framework provides opportunities for students to develop the skills and knowledge they need to be responsible citizens, including understanding economies and economic structures as well as the social, environmental, and ethical implications of their own choices as consumers.

## **A. Physical Patterns in a Changing World**

### **A1. Application: Interrelationships between People and the Physical Environment**

A1.1 describe various ways in which people have responded to challenges and opportunities presented by the physical environment (*e.g., ... specialized economic development such as resource towns in areas rich with ore, or tourism in areas of natural beauty or with a desirable climate*), and analyse short- and long-term effects of some of these responses (*e.g., water pollution from industry and agriculture ...*)

**Sample questions:** ...“What types of climate and landforms lend themselves to the development of a tourism industry? What impact can tourism have on the environment?”  
“Why are different crops grown in different regions? What impact can specialized agriculture have on land?”

A1.2 compare and contrast the perspectives of some different groups (*e.g., Aboriginal peoples living on the land, organic versus large-scale farmers, industrial and agrarian societies, owners of resource-extraction companies, environmental organizations, land developers*) on the challenges and opportunities presented by the natural environment

**Sample questions:** “What perspectives might various groups have on issues surrounding the building of a new housing development on reclaimed land? Why would those groups have different perspectives?” ...

### **A2. Inquiry: Investigating Physical Features and Processes**

A2.1 formulate questions to guide investigations into the impact of natural events and/or human activities that change the physical environment (*e.g., the ... economic ... impact of natural events such as earthquakes, volcanic eruptions, drought, floods, hurricanes, typhoons, or tsunamis; the economic ... impact of industrial pollution on a river system; the ... economic ... impact of agricultural practices; the ... economic ... impact of land-reclamation projects; the ... economic ... impact of transportation systems*), ensuring that their questions reflect a geographic perspective

**Sample questions:** “What impact did this earthquake have on this city? How did it affect the ... businesses? ... Was the economic impact felt only within the city, or was its reach regional, national, or global? ...”

A2.3 analyse and construct maps as part of their investigations into the impact of natural events and/or human activities that change the physical environment, with a focus on investigating the spatial boundaries of the impact ...

**Sample questions:** “What types of maps could you use to help you understand the social and economic implications of earthquakes?”

A2.4 interpret and analyse data and information relevant to their investigations, using various tools and spatial technologies ...

**Sample questions:** ...“What do these photographs tell you about the size and flow of this river? What are the main differences between the earlier and later photos? What are the ... economic implications of what you see in these photos?” ...

A2.5 evaluate evidence and draw conclusions about the impact of natural events and/or human activities that change the physical environment

**Sample questions:** “What did you find out about the ... economic impact of long-term drought in Ethiopia? Why is this problem so difficult to solve?” “What ... economic impact does ecotourism have on different groups of people? What impact does it have on the environment? Do you think ecotourism ought to be more widely developed? Why or why not?”

A2.6 communicate the results of their inquiries, using appropriate vocabulary (*e.g., ... ecotourism ...*) and formats appropriate for specific audiences ...

### **A3. Understanding Geographic Context: Patterns in the Physical Environment**

A3.2 describe some key natural processes and human activities (*e.g., ... mining, ...*) that create and change landforms

## **B. Natural Resources around the World: Use and Sustainability**

### **B1. Application: Natural Resources and Sustainability**

B1.2 analyse natural resource extraction/harvesting and use in some specific regions of the world (*e.g., forestry practices in the Amazon or in Sweden; international trawlers fishing off the coast of West Africa; coal-fired electricity production in China*), including the sustainability of these practices

**Sample questions:** ...“What is the relationship between poverty and unsustainable resource extraction in some developing countries?”

### **B2. Inquiry: Investigating Issues Related to Natural Resources**

B2.1 formulate questions to guide investigations into issues related to the impact of the extraction/harvesting and/or use of natural resources around the world from a geographic perspective (*e.g., the ... economic, ... impact of overfishing; the economic, ... impact of deforestation and the adequacy of reforestation programs; the ... economic impact on indigenous people of resource extraction in their traditional territories; the economic, ... impact of developments in the alternative energy sector; the economic ... impact of using fossil fuels*)

**Sample questions:** “What impact would mining in Yanomami territory in Brazil have on the Yanomani people? On their land and its wildlife? What impact would it have on the Brazilian economy? ...”

B2.2 gather and organize data and information from a variety of sources on the impact of resource extraction/harvesting and/or use, ensuring that their sources reflect more than one perspective (*e.g., ... news stories on the positions of various countries and/or NGOs with respect to the ... economic impact of ocean fishing or whaling; ... information on the impact of resource extraction from indigenous people in the area and employment data from the corporation(s) involved*)

**Sample questions:** “How might you use photographs of various resource extraction methods in assessing their environmental impact? Where might you find information on the economic costs of the various methods? Do these costs take damage to the environment into account?”

B2.4 interpret and analyse data and information relevant to their investigations, using various tools and spatial technologies (*e.g., ... analyse data to determine the economic ... impact of resource extraction and/or processing in a community; use a computer-based geographic tool to determine changes in rivers, lakes, and/or aquifers as a result of agricultural irrigation or commercial use of water*)

**Sample questions:** ... “How might you use a matrix to help you analyse the ...economic ... impact of bottled water?”

B2.5 evaluate evidence and draw conclusions about issues related to the impact of natural resource extraction/harvesting and/or use around the world

**Sample questions:** ...“What is the current impact of the global consumption of fresh water? What is likely to be the economic ... impact in the near future? ...”

B2.6 communicate the results of their inquiries using appropriate vocabulary ... and formats appropriate for specific audiences (e.g., ... a public service announcement educating people about the economic ... impact of invasive species) ...

### **B3. Understanding Geographic Context: Using Natural Resources**

B3.2 describe ways in which people use the natural environment, including specific elements within it, to meet their needs and wants (e.g., *rock is quarried to make building materials, roads; trees are used for lumber for buildings, wood for furniture, pulp for paper, logs for fuel; fossil fuels are used for heating and cooling, to generate energy for industry, to power vehicles, to make plastics; water is used for drinking, irrigation, to produce electricity, to cool nuclear reactors; animals are used for food, clothing, recreation; the natural environment enables people to live off the land and provides opportunities for relaxation, education, and/or recreation*)

B3.3 identify significant short- and long-term effects of natural resource extraction/harvesting and use on people and the environment...

**Sample questions:** “What impact does smog have on people’s health and on health care spending in Europe?” ...

B3.4 describe the perspectives of different groups (e.g., *a traditional indigenous community, an environmental organization, a multinational mining or forestry company, the residents of a resource town*) regarding the use of the natural environment to meet human needs

**Sample questions:** ...“What are the main concerns of a resource extraction company?”

B3.5 describe some responses to social and/or environmental challenges arising from the use of natural resources (e.g., ... *marketing of “ethical” products such as “ethical oil” or “ethical diamonds”; boycotting less sustainable products or companies using unsustainable practices*)

**Sample questions:** “What is meant by the term boycott?” “How do you know whether a wood product is ‘sustainable’?” “What is a ‘blood diamond’? Why was this term coined?”

## **Language (2006)**

Expectations in which explicit connections can be made to financial literacy are found in the Media Literacy strand. Through learning to recognize overt and implied messages in advertising and other media texts, students can develop the critical thinking skills that they need as consumers. Expectations in the Oral Communication, Reading, and Writing strands, which develop students’ thinking skills and self-awareness, also provide opportunities for developing financial literacy.

### **Media Literacy**

#### **1. Understanding Media Texts**

**1.1** explain how various media texts address their intended purpose and audience (e.g., ... *this music group’s web page uses electronic graphics and intense colours to reflect the group’s style and to encourage fans to buy its new CD*)

**Teacher prompt:** “Why do companies and organizations consider it important to have a logo that gives them an ‘identity’ or ‘brand’?”

**1.2** interpret increasingly complex or difficult media texts, using overt and implied messages as evidence for their interpretations (e.g., *identify the editorial positions of two different newspapers by comparing the selection of stories and the composition of elements [photos,*

*images, text] on their front pages; identify the themes in a contemporary action movie or comedy and explain how these themes contribute to the popularity of the film; explain how standards of beauty are established in advertising)*

**Teacher prompts:** ... “What standards of beauty are projected in movies and advertisements? How do these standards affect students?”

- 1.4** explain why different audiences (*e.g., with respect to gender, age, nationality, ability/disability income level*) might have different responses to a variety of media texts (*e.g., messages in chat rooms, television broadcasts of international news stories, music, documentaries, clothing*)

- 1.6** identify who produces various media texts and determine the commercial, ideological, political, cultural, and/or artistic interests or perspectives that the texts may involve (*e.g., films may be classified as “artistic”, “commercial”, “documentary”, and so on, reflecting the different perspectives and approaches they take; ...*)

**Teacher prompt:** “Identify two or more perspectives evident on a cereal box. What makes these perspectives apparent? Are different kinds of graphics used for each? Are there differences in the positioning of elements? Is one perspective more dominant than the other? Explain why this might be the case.”

### **Understanding Media Forms, Conventions, and Techniques**

- 2.2** identify the conventions and techniques used in a variety of media forms and explain how they help convey meaning and influence or engage the audience (*e.g., fashion magazine conventions*: fashion and cosmetics advertisements are more prominent than editorial content; *fashion magazine techniques*: “themed” presentation of clothing in photo spreads, dramatic modelling poses to display novel features of the clothing)

**Teacher prompts:** “What does the placement of the advertisements tell you about a magazine?” “Identify different camera angles used for the photographs in the advertisements and explain their effect.”

## **Mathematics (2005)**

In addition to the expectations listed below in which there are explicit connections to financial literacy, opportunities for skill development in financial literacy are also provided through the mathematics process expectations. Processes such as problem solving, reasoning and proving, reflecting, connecting, and representing are important in the development of skills required for financial literacy.

### **Number Sense and Numeration**

#### **Quantity Relationships**

- represent, compare, and order numbers, including integers
  - represent and order integers, using a variety of tools ...
  - select and justify the most appropriate representation of a quantity (i.e., fraction, decimal, percent) for a given context ...

## **Operational Sense**

- demonstrate an understanding of addition and subtraction of fractions and integers, and apply a variety of computational strategies to solve problems involving whole numbers and decimal numbers
  - divide whole numbers by simple fractions and by decimal numbers to hundredths, using concrete materials ...
  - use a variety of mental strategies to solve problems involving the addition and subtraction of fractions and decimals ...
  - solve problems involving the multiplication and division of decimal numbers to thousandths by one-digit whole numbers, using a variety of tools (e.g., concrete materials, drawings, calculators) and strategies (e.g., estimation, algorithms)
  - solve multi-step problems arising from real-life contexts and involving whole numbers and decimals, using a variety of tools (e.g., concrete materials, drawings, calculators) and strategies (e.g., estimation, algorithms)
  - use estimation when solving problems involving operations with whole numbers, decimals, and percents, to help judge the reasonableness of a solution (**Sample problem:** A book costs \$18.49. The salesperson tells you that the total price, including taxes, is \$22.37. How can you tell if the total price is reasonable without using a calculator?)
  - evaluate expressions that involve whole numbers and decimals, including expressions that contain brackets, using order of operations

## **Proportional Relationships**

- demonstrate an understanding of proportional relationships using percent, ratio, and rate
  - determine, through investigation, the relationships among fractions, decimals, percents, and ratios
  - solve problems that involve determining whole number percents, using a variety of tools ...
  - demonstrate an understanding of rate as a comparison, or ratio, of two measurements with different units ...
  - solve problems involving the calculation of unit rates (**Sample problem:** You go shopping and notice that 25 kg of Ryan's Famous Potatoes cost \$12.95, and 10 kg of Gillian's Potatoes cost \$5.78. Which is the better deal? Justify your answer.)

## **Measurement**

### **Attributes, Units, and Measurement Sense**

- report on research into real-life applications of area measurements
  - research and report on real-life applications of area measurements (e.g., building a skateboard; painting a room)

### **Measurement Relationships**

- solve problems that require conversion between metric units of measure (e.g., millimetres and centimetres, grams and kilograms, millilitres and litres)  
(**Sample problem:** At Andrew's Deli, cheese is on sale for \$11.50 for one kilogram. How much would it cost to purchase 150 g of cheese?)
- solve problems that require conversion between metric units of area (i.e., square centimetres, square metres) ...

## **Patterning and Algebra**

### **Patterns and Relationships**

- represent linear growing patterns (where the terms are whole numbers) using concrete materials, graphs, and algebraic expressions
  - represent linear growing patterns, using a variety of tools (e.g., concrete materials, paper and pencil, calculators, spreadsheets) and strategies ...
  - make predictions about linear growing patterns, through investigation with concrete materials ...

### **Variables, Expressions, and Equations**

- model real-life linear relationships graphically and algebraically, and solve simple algebraic equations using a variety of strategies, including inspection and guess and check
  - model real-life relationships involving constant rates where the initial condition starts at 0 (e.g., speed, heart rate, billing rate), through investigation using tables of values and graphs ...
  - model real-life relationships involving constant rates (e.g., speed, heart rate, billing rate), using algebraic equations with variables to represent the changing quantities in the relationship ...
  - translate phrases describing simple mathematical relationships into algebraic expressions (e.g., one more than three times a number can be written algebraically as  $(1 + 3x)$  or  $3x + 1$ ), using concrete materials ...
  - evaluate algebraic expressions by substituting natural numbers for the variables
  - make connections between evaluating algebraic expressions and determining the term in a pattern using the general term ...
  - solve linear equations of the form  $ax = c$  or  $c = ax$  and  $ax + b = c$  or variations such as  $b + ax = c$  and  $c = bx + a$  (where  $a$ ,  $b$ , and  $c$  are natural numbers) by modelling with concrete materials, by inspection, or by guess and check, with and without the aid of a calculator ...

## **Data Management and Probability**

### **Collection and Organization of Data**

- collect and organize categorical, discrete, or continuous primary data and secondary data and display the data using charts and graphs, including relative frequency tables and circle graphs
  - collect and organize categorical, discrete, or continuous primary data and secondary data (e.g., electronic data from websites such as E-Stat or Census At Schools) and display the data in charts, tables, and graphs (including relative frequency tables and circle graphs) that have appropriate titles, labels (e.g., appropriate units marked on the axes), and scales (e.g., with appropriate increments) that suit the range and distribution of the data, using a variety of tools (e.g., graph paper, spreadsheets, dynamic statistical software)
  - select an appropriate type of graph to represent a set of data, graph the data using technology, and justify the choice of graph (i.e., from types of graphs already studied)

### **Data Relationships**

- make and evaluate convincing arguments, based on the analysis of data
  - read, interpret, and draw conclusions from primary data (e.g., survey results, measurements, observations) and from secondary data (e.g., temperature data or community data in the newspaper, data from the Internet about populations) presented in charts, tables, and graphs (including relative frequency tables and circle graphs)

- determine, through investigation, the effect on a measure of central tendency (i.e., mean, median, and mode) of adding or removing a value or values (e.g., changing the value of an outlier may have a significant effect on the mean but no effect on the median) ...
- identify and describe trends, based on the distribution of the data presented in tables and graphs, using informal language

## **Native Languages (2001)**

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities for developing these skills could be provided in oral communication practice, as well as in reading and in writing.

## **Science and Technology (2007)**

Connections to financial literacy can be made when exploring economic issues related to the designing and building of structures and devices and the manufacturing of products. Financial literacy skills are also developed as students consider the financial costs and benefits of various technologies designed to reduce heat loss and conserve energy.

### ***Understanding Structures and Mechanisms***

#### **1. Relating Science and Technology to Society and the Environment**

- 1.1** evaluate the importance for individuals, society, the economy, and the environment of factors that should be considered in designing and building structures and devices to meet specific needs (e.g., ... *efficiency; user preferences; aesthetics; cost; intended lifespan; effect on the environment; safety, health, legal requirements*)

***Sample guiding questions:*** Why is it important for companies to find out what consumers want now and what they might want and/or need in the future? How might this information influence the design and appearance of a structure, the materials it is made from, and so on? What things might a company need to take into account when considering the construction of a new structure that consumers might not consider (e.g., the environmental impact of using certain resources to make the structure, the eventual disposal of the structure)?

#### **3. Understanding Basic Concepts**

- 3.7** identify the factors (e.g., ... *availability, costs of shipping, disposal*) that determine the suitability of materials for use in manufacturing a product ...

## ***Understanding Earth and Space Systems***

1. assess the costs and benefits of technologies that reduce heat loss or heat-related impacts on the environment

### **1. Relating Science and Technology to Society and the Environment**

- 1.1 assess the social and environmental benefits of technologies that reduce heat loss or transfer (*e.g., ... building insulation, green roofs, energy-efficient buildings*)

**Sample guiding questions:** ... (b) A well-insulated home is more comfortable and costs less to heat. Reducing heat loss saves energy, and saving energy reduces the environmental impact of energy production. What are some areas of your home where heat might be lost? How can this heat loss be counteracted? What are the benefits of doing so? (c) Green roofs save on heating and cooling costs and reduce the amount of insulation that is needed. But they have not gained wide acceptance in Ontario. What might be some deterrents to having a green roof? How might these deterrents be overcome? ...

- 1.2 assess the environmental and economic impacts of using conventional (*e.g., fossil fuel, nuclear*) and alternative forms of energy (*e.g., geothermal, solar, wind, wave, biofuel*)

**Sample issues:** (a) Your family is building a new home. Present a case for installing a geothermal heat pump. In your discussion, be sure to include the benefits and costs from both an environmental perspective and an economic perspective. (b) Make a case for (or against) using rural land or marginal land-use areas for wind turbine farms.

# GRADE 8

## The Arts (2009)

There are expectations in all strands in the arts curriculum that provide opportunities to explore themes related to current economic and social issues, such as poverty and consumerism. There are also opportunities to explore socio-economic factors that have affected the development of the arts in the past. Connections to financial literacy can also be made in all strands as students develop skills related to reflecting, responding, and self-awareness. These skills are transferable and can be applied in contexts involving financial issues.

### A. Dance

#### A1. Creating and Presenting

**A1.2** use dance as a language to communicate messages about themes of social justice and/or environmental health (*e.g., possible solutions to ... poverty, ... homelessness, ... oppression, ...*)

#### A3. Exploring Forms and Cultural Contexts

**A3.1** describe how social, political, and economic factors influenced the emergence and development of a dance form or genre of their choice (*e.g., factors: funding to artists, the commercialization of dance, support for dance programs in schools; ...*)

**Teacher prompts:** “What social factors led to the emergence of this dance (*e.g., hip hop, Celtic dance, the waltz?*)?” “Why do you think swing developed during the Depression in the 1930s (*e.g., escapism?*)?”

### B. Drama

#### B1. Creating and Presenting

**B1.1** engage actively in drama exploration and role play, with a focus on examining multiple perspectives and possible outcomes related to complex issues, themes, and relationships from a wide variety of sources and diverse communities

**Teacher prompt:** “How could you use drama conventions such as conversations, mapping, or role on the wall to dramatize two opposing views on a community issue (*e.g., consumerism, landfills, bike lanes?*)?”

#### B3. Exploring Forms and Cultural Contexts

**B3.2** identify and describe a wide variety of ways in which drama and theatre make or have made contributions to social, cultural, and economic life in a variety of times and places (*e.g., ... by providing jobs; by attracting tourists; by communicating and teaching about a range of topics; ... by raising awareness of ... social/global issues*)

**Teacher prompts:** ... “How do theatre performances help the economy?”

## **C. Music**

### **C3. Exploring Forms and Cultural Contexts**

**C3.1** analyse some of the social, political, and economic factors that affect the creation of music (*e.g., ... the development of jazz, rap, and heavy metal, and their effect on culture; ... the economic purposes for commercial music played in stores; ...*)

## **D. Visual Arts**

### **D1. Creating and Presenting**

**D1.3** use elements of design in art works to communicate ideas, messages, and understandings for a specific audience and purpose (*e.g., an illustration for a children's book that uses colour and rhythm to appeal to its audience; ...*)

**Teacher prompts:** “How would manipulating the colour change the meaning of the image? How would your illustration differ if you used colours from the opposite side of the colour wheel?”

### **D2. Reflecting, Responding, and Analysing**

**D2.2** analyse ways in which elements and principles of design are used in a variety of art works to communicate a theme or message, and evaluate the effectiveness of their use on the basis of criteria generated by the class

**Teacher prompts:** ... “How do the elements of design allow you to identify the intended audience for a book after you’ve looked at its cover?” ...

### **D3. Exploring Forms and Cultural Contexts**

**D3.2** identify and analyse some of the social, political, and economic factors that affect the creation of visual and media arts and the visual and media arts community (*e.g., ... effects on artists of changes in government, changes in the amount of government funding, the creation of arts festivals, and the availability of exhibition opportunities; ...*)

**Teacher prompts:** ... “How is visual culture shaped by the beliefs, technologies, arts funding, and values of society?”

## **French as a Second Language (2013)**

FSL programs provide opportunities for students to investigate financial literacy concepts in relation to the texts they explore in class. In addition, students can build their understanding of personal financial planning by participating in role play – for example, buying and selling goods or engaging in personal financial transactions. Through the study of French-speaking communities worldwide, students will learn about global economic disparities and their impact on the quality of life in different countries.

## **Core French**

### **A. Listening**

#### **A2. Listening to Interact**

**A2.2 Interacting:** respond with understanding to what others say while participating in interactions of various lengths about everyday matters and matters of personal interest (*e.g., ... listen to a description of a worthy cause and participate in a group discussion about how to raise funds to support the cause*)

### **B. Speaking**

#### **B1. Speaking to Communicate**

**B1.2 Producing Oral Communications:** produce rehearsed and increasingly spontaneous messages in French to communicate ideas and information about matters of personal interest, with contextual, auditory, and visual support (*e.g., ... create and deliver an oral presentation about ... a financial issue of concern to adolescents; ...*)

#### **B3. Intercultural Understanding**

**B3.1 Intercultural Awareness:** communicate information orally about French-speaking communities in Europe, including aspects of their cultures and their contributions to *la francophonie* and the world, and make connections to personal experiences and their own and other communities (*e.g., ... deliver a presentation about the lifelong benefits of learning another language and exploring other cultures – including improved opportunities for careers, summer jobs, ...*)

### **C. Reading**

#### **C2. Purpose, Form, and Style**

**C2.1 Purposes of Text Forms:** identify the purpose(s) of a variety of text forms, including fictional, informational, graphic, and media forms (*e.g., ... book jacket or DVD cover – to describe the type of content and reading/viewing experience provided by the text in language that will capture the reader's/ viewer's attention and stimulate interest*) ...

**C2.2 Characteristics of Text Forms:** identify some characteristics and/or stylistic elements of a variety of text forms, including fictional, informational, graphic, and media forms (*e.g., magazine – cover image(s) and caption(s) highlighting key features, table of contents, advertisements, featured articles, editorial, letters to the editor, photographs, illustrations; ... book jacket or DVD cover – illustration(s), title, author name, advertising copy and reviewers' quotations, synopsis of story*) ...

#### **C3. Intercultural Understanding**

**C3.1 Intercultural Awareness:** using information from a variety of French texts, identify French-speaking communities in Europe, find out about aspects of their cultures, and make connections to personal experiences and their own and other communities (*e.g., ... read promotional brochures or advertisements about the benefits of learning another language – such as opportunities for careers, summer jobs, and describe opportunities that interest them*) ...

## **D. Writing**

### **D1. Purpose, Audience, and Form**

**D1.1 Identifying Purpose and Audience:** determine, with support from the teacher, their purpose in writing and the audience for French texts they plan to create (*e.g., ... to describe career opportunities for bilingual workers and related education/training requirements in a brochure for distribution at a job fair; to describe “special offers” in an advertising flyer*)

**D1.2 Writing in a Variety of Forms:** write a variety of age- and grade-appropriate French texts, applying their knowledge of the basic structural and stylistic elements of each form (*e.g., information poster/brochure/advertising flyer – title or phrase identifying the topic, illustrations, captions, brief explanations; email/text message about a school outing – ... information about relevant details such as ... cost, ...*)

### **D3. Intercultural Awareness**

**D3.1 Intercultural Awareness:** in their written work, communicate information about French-speaking communities in Europe, including aspects of their cultures and their contributions to *la francophonie* and the world, and make connections to personal experiences and their own and other communities (*e.g., ... write and perform a jingle about a popular tourist destination in a French-speaking part of Europe; ...*)

## **Extended French**

### **A. Listening**

#### **A1. Listening to Understand**

**A1.2 Understanding Purposes for Listening:** demonstrate an understanding of the purpose for listening in a variety of situations (*e.g., to learn about an environmental issue that affects their community; to interact in a debate about global economic inequity; ...*)

**A1.4 Responding to and Evaluating Media Texts:** evaluate the effectiveness of the treatment and presentation of ideas and information in a variety of oral media texts about familiar, academic, and personally relevant topics, with teacher support as appropriate (*e.g., ... evaluate the effectiveness of the language used in a fundraising advertisement by a humanitarian group, and express their reactions to the appeal*)

### **A3. Intercultural Understanding**

**A3.1 Intercultural Awareness:** using information from oral French texts, identify French-speaking communities in France, find out about aspects of their cultures, and make connections to personal experiences and their own and other communities (*e.g., identify similarities and differences in French and Canadian advertisements promoting the same product; ...*)

## **B. Speaking**

### **B1. Speaking to Communicate**

**B1.2 Producing Oral Communications:** produce planned, rehearsed, and spontaneous messages in French containing information and ideas about academic topics and matters of personal interest, with contextual, auditory, and visual support (*e.g., present a monologue describing stereotypes in an advertisement; ...*)

**B1.4 Creating Media Texts:** create a variety of increasingly complex oral media texts using forms, conventions, and techniques appropriate to the purpose and audience (*e.g., create a jingle or testimonials to advertise a product; ...*)

### **B2. Speaking to Interact**

**B2.2 Interacting:** engage in rehearsed and spontaneous spoken interactions, in guided and increasingly spontaneous social and academic contexts, about personally relevant and academic topics (*e.g., ... debate the advantages and disadvantages of Canada's involvement in major trade associations and agreements; ...*)

### **B3. Intercultural Understanding**

**B3.1 Intercultural Awareness:** communicate information orally about French-speaking communities in France, including aspects of their cultures and their contributions to *la francophonie* and the world, and make connections to personal experiences and their own and other communities (*e.g., ... deliver a presentation about the lifelong benefits of learning French and exploring other cultures – including improved opportunities for careers, summer jobs ...*)

**Teacher prompts:** ... “Comment est-ce que la publicité qui promeut le français sur le marché du travail influence ton opinion sur la valeur de l'apprentissage de la langue française?”

## **C. Reading**

### **C1. Reading Comprehension**

**C1.2 Reading for Meaning:** demonstrate an understanding of the intent and meaning of French texts about familiar, academic, and personally relevant topics, with support as appropriate (*e.g., ... explain how pertinent details in a print advertisement enable them to understand the message conveyed; draw conclusions from texts with statistics on economic inequity*)

**C1.5 Responding to and Evaluating Media Texts:** evaluate the effectiveness of the treatment and presentation of ideas and information in a variety of media texts about familiar, academic, and personally relevant topics, with teacher support as appropriate (*e.g., ... analyse the elements presented on the packaging for a video game that make it appealing to teenagers; identify the bias found within the message of a print advertisement; ...*)

### **C2. Purpose, Form, and Style**

**C2.2 Characteristics and Stylistic Elements of Text Forms:** identify some characteristics and/or stylistic elements of a variety of text forms, including fictional, informational, graphic, and media forms, and explain how they help to convey explicit and implicit messages, with support and guidance from the teacher (*e.g., ... invoice or bill – headings, subheadings, tables, graphs; catalogue or flyer – categories, descriptions, and images to promote products*)

### **C3. Intercultural Understanding**

**C3.1 Intercultural Awareness:** using information from a variety of French texts, identify French-speaking communities in France, find out about aspects of their cultures, and make connections to personal experiences and their own and other communities (*e.g., ... identify the major regions and cities and discuss local agriculture or businesses; ... read promotional brochures or advertisements about the benefits of learning another language – such as opportunities for careers, summer jobs ... – and describe opportunities that interest them*)

### **D. Writing**

#### **D1. Purpose, Audience, and Form**

**D1.1 Identifying Purpose and Audience:** determine, with support from the teacher, their purpose for writing and the audience for French texts they plan to create (*e.g., to ... to write an advertisement promoting a product*)

**D1.2 Writing in a Variety of Forms:** write a variety of French texts to convey information, ideas, and opinions about academic and personally relevant topics, following models appropriate to the purpose and applying their knowledge of the basic structural and stylistic elements of each form (*e.g., ... develop an expository text regarding a[n] ... economic ... issue outlining arguments from multiple perspectives; ...*)

## **French Immersion**

### **B. Speaking**

#### **B1. Speaking to Communicate**

**B1.4 Creating Media Texts:** create a variety of increasingly complex oral media texts using forms, conventions, and techniques appropriate to the purpose and audience (*e.g., ... create a public service announcement about the benefits of buying locally produced food*)

### **B3. Intercultural Understanding**

**B3.1 Intercultural Awareness:** communicate information orally about French-speaking communities in France, including aspects of their cultures and their contributions to *la francophonie* and the world, and make connections to personal experiences and their own and other communities (*e.g., ... create an advertisement about the lifelong benefits of learning another language and exploring other cultures – including improved opportunities for careers, summer jobs, ...*)

### **C. Reading**

#### **C1. Reading Comprehension**

**C1.2 Reading for Meaning:** demonstrate an understanding of the intent and meaning of a variety of French texts about familiar, academic, and personally relevant topics, with support as appropriate (*e.g., ... identify interesting jobs on employment websites and explain what skills are relevant to the responsibilities posted; ...*)

**C1.5 Responding to and Evaluating Media Texts:** evaluate the effectiveness of the treatment and presentation of ideas and information in a variety of media texts about familiar, academic, and personally relevant topics, with teacher support as appropriate (*e.g., ...evaluate the presentation of the material in billboard advertisements or banner ads and discuss possible reactions...)*

## **C2. Purpose, Form, and Style**

**C2.1 Purposes of Text Forms:** identify the purpose(s) of a variety of text forms, including fictional, informational, graphic, and media forms (*e.g., ...credit card statement – to show the source and amount of charged purchases and the balance owed*)

## **C3. Intercultural Understanding**

**C3.1 Intercultural Awareness:** using information from a variety of French texts, identify French-speaking communities in France, find out about aspects of their cultures, and make connections to personal experiences and their own and other communities (*e.g., ... read promotional brochures or advertisements about the benefits of learning another language – such as opportunities for careers, summer jobs, ... – and describe opportunities that interest them*)

## **D. Writing**

### **D1. Purpose, Audience, and Form**

**D1.2 Writing in a Variety of Forms:** write a variety of French texts to convey information, ideas, and opinions about academic and personally relevant topics, following models appropriate to the purpose and applying their knowledge of the basic structural and stylistic elements of each form (*e.g., ... develop an expository text outlining arguments on all sides of an issue related to global economic inequities ...)*

**D1.5 Creating Media Texts:** using words and expressions suited to the context, create a variety of media texts in French for specific purposes and audiences, using a range of media forms and the conventions and techniques appropriate to the chosen form (*e.g., adapt a short story for a comic book or multimedia presentation; design a web page that promotes informed financial decisions; ...)*

## **Health and Physical Education (2015)**

In addition to the expectations listed below, opportunities for learning about financial literacy can also be linked to the living skills, which are integrated across all strands of the health and physical education curriculum. The living skills expectations address personal skills (self-awareness and self-monitoring skills; adaptive, coping, and management skills), interpersonal skills (communication skills; relationship and social skills), and critical and creative thinking skills (e.g., setting goals, solving problems, making decisions, and evaluating choices).

## **A. Active Living**

### **A2. Physical Fitness**

A2.4 develop, implement, and revise a personal plan to meet short- and long-term health-related fitness and physical activity goals

**Teacher prompt:** “What have you chosen as your goal? ...”

**Student:** “... I am also thinking of doing a 10K charity run/wheel ...”

## **C. Healthy Living**

### **C1. Understanding Health Concepts**

C1.3 identify and describe the warning signs of substance misuse or abuse, addictions, and related behaviours ... and the consequences that can occur (*e.g., ... financial problems resulting from online gambling; ...*)

### **C2. Making Healthy Choices**

C2.3 explain how stress affects mental health and emotional well-being, and demonstrate an understanding of how to use a variety of strategies for relieving stress and caring for their mental health ...

**Teacher prompt:** “... Stress can motivate you to get things done, but it is also connected to things over which you have less control, like ... financial concerns, ...” ...

### **C3. Making Connections for Healthy Living**

C3.1 identify strategies for promoting healthy eating within the school, home, and community (*e.g., ... choosing healthy food items to sell in fundraising campaigns, ...*)

**Teacher prompt:** “How could you promote healthy eating at home?”

**Student:** “I could help with ... shopping, ...” ...

**Teacher:** “What might you do to promote healthy eating at school?”

**Student:** “... Instead of selling chocolates to raise funds, we could do something healthy like have a dance-a-thon.”

# **History and Geography (2013)**

## **HISTORY**

Connections to financial literacy can be made as students develop their understanding of economic considerations that had an impact on various communities at Confederation and just prior to World War I.

The Citizen Education Framework provides opportunities for students to develop the skills and knowledge they need to be responsible citizens, including understanding economies and economic structures as well as the social, environmental, and ethical implications of their own choices as consumers.

## **A. Creating Canada, 1850–1890**

### **A1. Application: The New Nation and Its Peoples**

**A1. Application:** assess the impact of some key ... economic ... factors, including ... economic ... inequality, on various Canadians between 1850 and 1890 as well as on the creation and expansion of the Dominion of Canada

A1.2 assess the impact that differences in legal status and in the distribution of rights and privileges had on various groups and individuals in Canada between 1850 and 1890 (*e.g., with reference to land ownership in Prince Edward Island, married women's property rights, ... property qualifications for the franchise, ... the privileged lifestyle of industrialists in contrast to the lives of workers in their factories, ...*)

A1.3 analyse some of the actions taken by various groups and/or individuals in Canada between 1850 and 1890 to improve their lives (*e.g., ... the creation of mutual aid societies by ethnic groups to help new immigrants from their homelands; ... the creation of labour unions to press for better pay, hours, and working conditions; ...*)

**Sample questions:** ... “Who established the Chinese Consolidated Benevolent Association? What challenges was it created to address?”...

### **A2. Inquiry: Perspectives in the New Nation**

A2.2 gather and organize information and evidence about perspectives of different groups on some significant events, developments, and/or issues that affected Canada and/or Canadians during this period, using a variety of primary sources (*e.g., advertisements ...*)

A2.5 evaluate evidence and draw conclusions about perspectives of different groups on some significant events, developments, and/or issues in Canada during this period

**Sample questions:** ... “What did you learn about the attitudes of workers and factory owners from examining submissions to the Royal Commission on the Relations of Labour and Capital? What do they tell you about the attitudes towards child labour?”

### **A3. Understanding Historical Context: Events and Their Consequences**

A3.1 identify factors leading to some key events or developments that occurred in and/or affected Canada between 1850 and 1890 (*e.g., ... the Royal Commission on the Relations of Labour and Capital*), and explain the historical significance of some of these events for different individuals, groups, and/or communities

A3.3 identify key ... economic changes that occurred in and/or affected Canada during this period (*e.g., the Industrial Revolution, ... the gold rush in British Columbia, economic changes resulting from the Reciprocity Treaty of 1854 and the repeal of the Corn Laws, lack of foreign markets for locally produced products resulting from changes in British policies, ...*), and explain the impact of some of those changes on various individuals, groups, and/or communities

**Sample questions:** “Why were some regions of Canada opposed to free trade within the newly created dominion?” “What impact did the Industrial Revolution have on workers? On industrializing cities?”

A3.4 describe significant instances of cooperation and conflict in Canada during this period (*e.g., ... the Toronto printers' strike of 1872; ..., between First Nations, Métis, and the Hudson's Bay Company in the fur trade*)

A3.5 identify a variety of significant individuals and groups in Canada during this period (*e.g., ... the Knights of Labor, ... Chinese railway workers ...*), and explain their contributions to Canadian heritage and/or identity

**Sample questions:** ... “How did Chinese railway workers contribute to the development of Canadian identity?”

## **B. Canada, 1890–1914: A Changing Society**

### **B1. Application: Canada – Past and Present**

B1.1 analyse key similarities and differences in the experiences of various groups and communities in present-day Canada and the same groups in Canada between 1890 and 1914 (*e.g., the urban poor, the unemployed, workers, farmers, ...*)

**Sample questions:** ... “What programs or services are available for the urban poor today that were not available at the turn of the century?” ...

B1.2 analyse some of the challenges facing different individual, groups, and/or communities in Canada between 1890 and 1914 (*e.g., ... increasing industrialization; ... working conditions in sweatshops*), and compare some of these challenges with those facing present-day Canadians

**Sample questions:** ... “... What impact do economic circumstances have on people’s views of new immigrants?” ...

B1.3 analyse actions taken by various groups and/or individuals in Canada between 1890 and 1914 to improve their lives (*e.g., ... workers*), and compare these actions to those taken by similar groups today

**Sample questions:** “Why did some workers in this period join unions? What did the unions advocate? What are some similarities and differences in the concerns of unions in the past and in present-day Canada?” ...

### **B2. Inquiry: Perspectives on a Changing Society**

B2.2 gather and organize information and evidence about perspectives of different groups on some significant events, developments, and/or issues that affected Canada and/or Canadians during this period, using a variety of primary sources ... and secondary sources ... (*e.g., advertisements ...*)

**Sample questions:** “Why might studying photographs of the living conditions of the urban poor help you to understand the perspectives of poor people and of social reformers? ...” ...

B2.4 interpret and analyse information and evidence relevant to their investigations, using a variety of tools ...

**Sample questions:** ... “What do these photographs tell you about the living conditions of the urban poor in Toronto and Montreal at the turn of the century? Does other evidence you have gathered support what you see in the photographs?”

B2.6 communicate the results of their inquiries using appropriate vocabulary (*e.g., ... industrialization, unions, strikes, sweatshops, ...*) and formats appropriate for specific audiences (*e.g., ... a speech written in the voice of a labour activist or suffragist and a response from an opponent ...*)

### **B3. Understanding Historical Context: Events and Their Consequences**

- B3.1 identify factors leading to some key events or developments that occurred in and/or affected Canada between 1890 and 1914 (*e.g., ... the growth of labour unions ...*), and explain the historical significance of some of these events for different individuals, groups, and/or communities
- B3.3 identify key ... economic changes that occurred in and/or affected Canada during this period (*e.g., the Klondike gold rush; ... technological changes; ... the development of mining in Ontario, Nova Scotia, and British Columbia ...*), and explain the impact of some of these changes on various individuals, groups, and/or communities
- Sample questions:** ... “What impact did the Royal Commission on the Relations of Labour and Capital have on workers and unions?”
- B3.4 describe significant examples of cooperation and conflict in Canada during this period (*e.g., ... strikes by coal miners in Nova Scotia and British Columbia; ...*)
- B3.5 identify a variety of significant individuals and groups in Canada during this period (*e.g., ... , the Trades and Labour Congress, ...*), and explain their contributions to Canadian heritage and/or identity ...

## **GEOGRAPHY**

Connections to financial literacy can be made as students deepen their understanding of current economic systems, sustainability, and issues related to economic equity.

The Citizen Education Framework provides opportunities for students to develop the skills and knowledge they need to be responsible citizens, including understanding economies and economic structures as well as the social, environmental, and ethical implications of their own choices as consumers.

### **A. Global Settlement: Patterns and Sustainability**

#### **A1. Application: Interrelationships between Settlement and the Environment**

- A1.3 describe possible features of a sustainable community in the future ... and analyse some challenges associated with creating such a community (*e.g., cost ...*)

#### **A2. Inquiry: Human Settlements and Sustainability**

- A2.1 formulate questions to guide investigations into issues related to the interrelationship between human settlement and sustainability from a geographic perspective (*e.g., ... economic ... perspectives on land-reclamation projects in the Netherlands or Japan; ... economic... perspectives on land-use conflicts in Brazil, Mexico, or Kenya, or on the global trend towards increased urbanization*)

**Sample questions:** ... “What are the costs of the encroachment of human settlement on agricultural or wilderness areas? What are the ... economic effects of loss of agricultural land? Of the loss of forests? What impact does loss of habitat have on wildlife? Why should we care about endangered species?”

A2.2 gather and organize data and information from a variety of sources and using various technologies to investigate issues related to the interrelationship between human settlement and sustainability from a geographic perspective (*e.g., ... government and international data on the costs of flood-control in Japan before the tsunami and emergency measures following it, ...*)

### **A3. Understanding Geographic Context: Settlement Patterns and Trends**

A3.2 identify and describe some ways in which the physical environment can influence the general location and patterns of human settlements (*e.g., ... the existence of natural resources and the development of resource towns; the type of buildings erected in an area prone to earthquakes*)  
**Sample questions:** ... “What can happen to a resource town once the resource on which its economy depends has been depleted?”

## **B. Global Inequalities: Economic Development and Quality of Life**

### **B1. Application: Global Inequalities in Quality of Life**

B1.1 analyse some interrelationships among factors that can contribute to quality of life (*e.g., ... a country that has equal access to education for all will have higher literacy rates and will most likely have higher employment rates, ...*)

**Sample questions:** ... “What is the relationship between land/resources and wealth/power? How has the forced removal of indigenous populations from land with many resources to land with few resources contributed to an inequitable distribution of wealth?” ...

B1.2 analyse how various factors have affected the economies of specific developed and developing countries around the world (*e.g., with reference to foreign ownership of natural resources in Nigeria or Indonesia; colonial legacy in South Africa or Haiti; the debt load in Honduras or the United States; government expenditures in France or Mali*), and explain the interrelationship between these factors and quality of life in some of these countries (*e.g., war in Sudan has consumed economic resources and has led to a refugee crisis and extremely poor quality of life in refugee camps in Darfur; expenditures on education, health care, and social services in Norway have contributed to that country’s ranking at the top of the Human Development Index [HDI]*)

**Sample questions:** “What are the levels of expenditures on health care and education in Chile? How have these expenditures contributed to Chileans’ quality of life?” “What political decisions have been made in Greece in response to its foreign debt? What impact have these decisions had on the quality of life in that country?”

B1.4 assess the effectiveness of media in improving the quality of life in some countries/regions around the world (*e.g., ... the broadcast of fundraisers such as Live Aid; ...*)

**Sample questions:** “Have large international fundraising events been successful in improving the quality of life for people in Ethiopia or Haiti?”...

### **B2. Inquiry: Development and Quality of Life Issues**

B2.1 formulate questions to guide investigations into issues related to global development and quality of life from a geographic perspective (*e.g., the ... economic impact of educating girls or of the AIDS pandemic in sub-Saharan Africa; the ... economic ... implications of fair trade; ... economic ... considerations relating to the increase in foreign ownership of natural resources; the ... economic impact of foreign debt or of forgiving a country’s foreign debt*)

**Sample questions:** “What impact might an increase in education spending have on a population? What impact is it likely to have on employment opportunities? What do we know

about how improved access to education for girls can affect a society? How might an increase in education spending affect the health of the people in a country? How might it affect the environment? Why might a government choose not to increase education spending?”

B2.2 gather and organize data and information from a variety of sources and using various technologies to investigate issues related to global development and quality of life from a geographic perspective (*e.g., ... information and data from a national government on poverty and education rates and on government expenditures in that country; ... information from a website of a corporation doing business in a developing country*)

B2.3 analyse and construct digital and print maps as part of their investigations into issues related to global development and quality of life (*e.g., ... analyse flow maps to help them determine trade patterns between countries; construct an annotated map to show foreign ownership and use of agricultural land in Africa or Asia*)

**Sample questions:** ...“Why might a flow map be a useful way to illustrate the sources of fair trade products available at your local store?” ...

B2.4 interpret and analyse data and information relevant to their investigations, using various tools and spatial technologies (*e.g., interpret the data in multiple bar graphs to determine the per capita gross domestic product and literacy rate in countries where there is a high level of child labour; ...*)

**Sample questions:** “What do these photographs tell you about the quality of life of the people in the picture? What are the social and economic implications of what you see? ...

B2.5 evaluate evidence and draw conclusions about issues related to global development and quality of life

**Sample question:** “Based on your findings, why do you think it is important to fund the education of girls in the developing world? What ... economic benefits stem from the education of girls?” “What did you find out about the benefits of fair trade? Are there any disadvantages to fair trade? What are some barriers to increasing fair trade?” “What are the main factors accounting for patterns in the distribution of wealth in Africa? What strategies do you think are needed to improve quality of life in African countries?”

B2.6 communicate the results of their inquiries using appropriate vocabulary (*e.g., ... gross national product [GNP], gross domestic product [GDP], ..., competition, fair trade*) and formats appropriate for specific audiences (*e.g., create an interactive presentation on foreign debt in Africa, ... write an article for the school newspaper on the impact of water privatization*)

### **B3. Understanding Geographic Context: Global Economic Development and Quality of Life**

B3. **Understanding Geographic Context:** demonstrate an understanding of significant patterns in and factors affecting economic development and quality of life in different regions of the world

B3.1 identify and describe the significance of several indicators that are commonly used to measure quality of life on a global scale (*e.g., ... poverty rate, per capita income, GDP, GDP per capita, unemployment rates, national debt*)

B3.2 compare findings with respect to selected quality of life indicators in some developing and more developed countries (*e.g., infant and maternal mortality rates, literacy rates for men and women, and per capita GDP in Australia, Mali, and Bangladesh*)

B3.6 identify different types of economic systems (*e.g., traditional, command, market, mixed*), and describe their characteristics

**Sample questions:** “What are the key differences between a command and a market economy?” “What are the advantages of a mixed economy? Are there any disadvantages?” “What are some countries that have planned economies?”

B3.7 explain how the four main economic sectors (*i.e., primary, secondary, tertiary, and quaternary*) are related to global development (*e.g., countries where most people work in the primary sector tend to rank lower on the HDI than countries with more balanced economies or those where more people work in the tertiary and quaternary sectors*)

**Sample questions:** “What types of jobs characterize the primary sector? Why might it be a problem for a country’s economy to be highly dependent on this sector?” “Why is it likely that a country with a high level of employment in the tertiary and quaternary sectors will rank higher on the HDI than a country whose economy is dominated by the primary sector?”

B3.8 identify and describe various factors that can contribute to economic development (*e.g., access to economic and natural resources, patterns of trade, colonial legacy, corruption, government expenditures, debt load, foreign ownership of resources, war or political instability*)

**Sample questions:** “What is meant by the term *trade deficit*? Why might it be a disadvantage for a country to import more than it exports?” “How might the colonial past of a country hamper its economic development?”

B3.9 describe the spatial distribution of wealth, both globally and within selected countries/regions (*e.g., the concentration of global wealth in North America, Europe, and parts of the Middle East; changing patterns of global wealth as a result of emerging economies such as Russia, China, and India; the concentration of the world’s poorest nations in Africa; patterns of rural poverty and urban wealth*)

## Language (2006)

Expectations in which explicit connections can be made to financial literacy are found in the Media Literacy strand. Through learning to recognize overt and implied messages in advertising and other media texts, students can develop the critical thinking skills that they need as consumers. Expectations in the Oral Communication, Reading, and Writing strands, which develop students’ thinking skills and self-awareness, also provide opportunities for developing financial literacy.

### Media Literacy

#### Understanding Media Texts

- 1.4 explain why different audiences (*e.g., with respect to gender, age, culture, race, income level*) might have different responses to a variety of media texts (*e.g., predict how a member of a particular age/gender/ethnocultural/socio-economic group might react to a controversial article in a print or online news magazine and give reasons for their prediction*)
- 1.5 demonstrate understanding that different media texts reflect different points of view and that some texts reflect multiple points of view (*e.g., a television broadcast of a sports game presents the views of fans, the announcers, the sponsors, and the television network; different media texts represent people of different age, gender, income level, or ethnocultural background differently, communicating obvious or subtle messages that might indicate bias or stereotyping; ...*)

**Teacher prompts:** “What different groups are represented in the text? Are the different groups treated differently? If so, how?” ...

- 1.6** identify who produces various media texts and determine the commercial, ideological, political, cultural, and/or artistic interests or perspectives that the texts may involve (*e.g., a music company's interest in a recording may be different from that of the artist; the company that produces a video game and the game's creator may have different views on how the game should be promoted*)  
**Teacher prompt:** “How are commercial and artistic interests reflected in the contents and presentation of this CD by your favourite group?” ...

### **3. Creating Media Texts**

- 3.4** produce a variety of media texts of some technical complexity for specific purposes and audiences, using appropriate forms, conventions, and techniques (*e.g., ... a one-minute video advertising a class fund-raising project; ... magazine advertisements for a particular product, aimed at different age groups among the students in the school ...*)

### **4. Reflecting on Media Literacy Skills and Strategies**

- 4.2** explain how their skills in listening, speaking, reading, and writing help them to make sense of and produce media texts

**Teacher prompt:** “How could reading about food and health help you when you are trying to create an advertisement for a ‘healthy eating’ ad campaign?”

## **Mathematics (2005)**

In addition to the expectations listed below in which there are explicit connections to financial literacy, opportunities for skill development in financial literacy are also provided through the mathematics process expectations. Processes such as problem solving, reasoning and proving, reflecting, connecting, and representing are important in the development of skills required for financial literacy.

### **Number Sense and Numeration**

#### **Quantity Relationships**

- represent, compare, and order equivalent representations of numbers, including those involving positive exponents
  - translate between equivalent forms of a number (i.e., decimals, fractions, percents)  
(e.g.,  $\frac{3}{4} = 0.75$ )

## **Operational Sense**

- solve problems involving whole numbers, decimal numbers, fractions, and integers using a variety of computational strategies
  - solve multi-step problems arising from real-life contexts and involving whole numbers and decimals, using a variety of tools (e.g., graphs, calculators) and strategies (e.g., estimation, algorithms)
  - solve problems involving percents expressed to one decimal place (e.g., 12.5%) and whole-number percents greater than 100 (e.g., 115%) (**Sample problem:** The total cost of an item with tax included [115%] is \$23.00. Use base ten materials to determine the price before tax.)
  - use estimation when solving problems involving operations with whole numbers, decimals, percents, integers, and fractions, to help judge the reasonableness of a solution

## **Proportional Relationships**

- solve problems by using proportional reasoning in a variety of meaningful contexts
  - identify and describe real-life situations involving two quantities that are directly proportional (e.g., the number of servings and the quantities in a recipe, ...)
  - solve problems involving percent that arise from real-life contexts (e.g., discount, sales tax, simple interest)
  - solve problems involving rates (**Sample problem:** A pack of 24 CDs costs \$7.99. A pack of 50 CDs costs \$10.45. What is the most economical way to purchase 130 CDs?)

## **Patterning and Algebra**

### **Variables, Expressions, and Equations**

- model linear relationships graphically and algebraically, and solve and verify algebraic equations, using a variety of strategies, including inspection, guess and check, and using a “balance” model
  - describe different ways in which algebra can be used in real-life situations (e.g., the value of \$5 bills and toonies placed in an envelope for fund raising can be represented by the equation  $v = 5f + 2t$ )
  - model linear relationships using tables of values, graphs, and equations (e.g., the sequence 2, 3, 4, 5, 6, ... can be represented by the equation  $t = n + 1$ , where  $n$  represents the term number and  $t$  represents the term), through investigation using a variety of tools ... (**Sample problem:** Leah put \$350 in a bank certificate that pays 4% simple interest each year. Make a table of values to show how much the bank certificate is worth after five years, using base ten materials to help you. Represent the relationship using an equation.)
  - solve and verify linear equations involving a one-variable term and having solutions that are integers, by using inspection, guess and check, and a “balance” model ...

## **Native Languages (2001)**

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities for developing these skills could be provided in oral communication practice, as well as in reading and in writing.

## **Science and Technology (2007)**

Connections to financial literacy can be made when considering the financial costs and benefits related to the use of cellular processes, the use of automation, and the reduction of water consumption. As students explore such issues from different perspectives, they deepen their understanding of financial costs and benefits at both the personal and societal levels.

### ***Understanding Life Systems***

#### **1. Relating Science and Technology to Society and the Environment**

- 1.2 assess the potential that our understanding of cells and cell processes has for both beneficial and harmful effects on human health and the environment, taking different perspectives into account (e.g., *the perspectives of farmers, pesticide manufacturers, people with life threatening illnesses*)

***Sample issues:*** (a) Medical scientists can identify changes in a cell or in chromosomes that signal the development of medical problems. But because of the cost of the procedure, this service may not be available to everyone. ...

### ***Understanding Structures and Mechanisms***

#### **1. Relating Science and Technology to Society and the Environment**

- 1.1 assess the social, economic, and environmental impacts of automating systems

***Sample issues:*** (a) Automation was feared by some people who believed that replacing humans with automated systems would lead to high unemployment. However, others argued that automation would actually lead to higher employment, because it freed some of the labour force to enter higher-skilled, higher-paying jobs. ... (d) Mass-produced furniture is made of low-quality materials, lacks durability, and involves minimal original craftsmanship, and it therefore can be purchased at a reasonable price. However, many consumers tend to discard it readily, and it often is sent to landfills, thus creating environmental problems.

## ***Understanding Matter and Energy***

### **1. Relating Science and Technology to Society and the Environment**

- 1.1** assess the social, economic, and environmental impacts of selected technologies that are based on the properties of fluids

*Sample issues:* (a) The use of heavy hydraulic equipment on construction sites increases productivity. It also reduces the need for manual labourers. (b) Dialysis and blood-separation techniques have decreased mortality rates. But the costs of the equipment can mean that the service is not available to everyone who needs it.

- 1.2** assess the impact of fluid spills on society and the environment, including the cost of the cleanup and the effort involved

*Sample issues:* An oil tanker spills its load in B.C.’s inside coastal waters. A fuel truck jackknifes and is leaking gasoline onto a major highway and into local groundwater. A farm truck moving down a country road is leaking liquid fertilizer. The family car is in need of repair – there is brake fluid running down the driveway.

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