

# Personal Finance Curriculum Alignment

## Personal Finance Program Curriculum

### Learning Outcomes



By the end of this program, students will be able to explain:

- How education, income and planning impact personal finances
- The importance of budgeting and saving
- How credit choices influence personal finances
- Risks to your finances and ways to protect yourself

### Objectives by Lesson



Lesson	Objectives
1. Plan to Earn	<ul style="list-style-type: none"><li>• Recognize the role income plays in personal finances</li><li>• Evaluate the effect educational choices have on lifetime earnings</li><li>• Describe the importance of planning in making financial decisions</li><li>• Explore how present opportunities contribute to future success</li></ul>
2. Saving for Life	<ul style="list-style-type: none"><li>• Recognize high-dollar items and unexpected costs that require savings</li><li>• Review key concepts related to successfully saving money</li></ul>
3. The Budget Game	<ul style="list-style-type: none"><li>• Recognize the importance of making and keeping a spending plan</li><li>• Consider the wide range of expenditures that might make up a monthly budget</li></ul>
4. Credit Choices	<ul style="list-style-type: none"><li>• Recognize the importance of credit as part of personal finances</li><li>• Express the need to make good credit decisions to avoid costly consequences</li></ul>
5. Savvy Customer	<ul style="list-style-type: none"><li>• Recognize potential risks to personal finance</li><li>• Describe appropriate preventative methods to limit potential losses</li></ul>

# Personal Finance Curriculum Alignment

## Cross Curricular Connections



Cross-curricular learning refers to incorporating overarching perspectives, themes, and skills into teaching and learning across multiple subjects and disciplines of the curriculum. The topics covered in Personal Finance connect with and can be taught in conjunction with many other areas of learning.

Area of Learning	Topics
Math	Financial literacy, number sense, problem solving, economics
Career Studies	Work/life transitions, post-secondary/career planning, decision-making
Social Studies	Economics, civics, citizenship
Socio-Emotional Learning	Problem-solving, critical and creative thinking, resilience, coping with stress and challenges
Health	Informed decision-making, how finances impact mental health
English Language Arts	Communication, presentation skills
French Language	Communication, presentation skills
Indigenous Education	Financial well-being, Indigenous contributions

## Extensions



To extend the learning after participating in the Personal Finance program, students could:

- Learn key investing concepts, develop a personal investment plan and participate in a hands-on stock market simulation in the [JA Investment Strategies Program](#).
- Learn how to protect their money with the [JA Scam Smarts Learning Modules](#).
- Learn about currency exchange with the [JA Curious about Currency Modules](#).
- Learn about money management and credit with the [JA Your Money Questions Answered Modules](#).
- Explore career opportunities in Finance. Consider using resources such as the [JA Virtual Career Exploration Centre](#) or attend a [JA World of Choices](#) event.
- Foster financial literacy skills by developing a personal budget.

# Personal Finance Curriculum Alignment

## Assessment



During or after the Personal Finance program, the program facilitator could:

- Assess student participation or engagement with speaker through observation, discussion and anecdotal notes.
- Use written or oral responses to activities and prompts to assess students' understanding of concepts such as earning, saving, spending, budgeting, credit, investments, financial planning, and protecting money.
- Assess communication and collaboration skills during group activities.
- Assess problem solving skills by observing students as they work through activities.

## Pedagogical Approach



Junior Achievement (JA) uses an **experiential, hands-on** approach to teach students entrepreneurship, financial literacy, and work readiness skills. JA's programs incorporate **real-world learning** and a **community focus** to help students develop the **skillset** and **mindset** they need to succeed in the future.

JA Programs are designed and developed in consultation with educational partners, industry experts, and youth to deliver **engaging** and **relevant** learning experiences aligned with Canadian educational standards.

# Personal Finance Curriculum Alignment

## PROVINCE AND TERRITORY MENU

Select your province or territory.

**ALBERTA**

**BRITISH COLUMBIA**

**MANITOBA**

**NEW BRUNSWICK**

**NEWFOUNDLAND  
AND LABRADOR**

**NORTHWEST  
TERRITORIES**

**NOVA SCOTIA**

**ONTARIO**

**PRINCE EDWARD  
ISLAND**

**QUEBEC**

**SASKATCHEWAN**

**YUKON**

*Curriculum alignment for Nunavut coming soon.*

# Personal Finance Curriculum Alignment

## ALBERTA

### Competencies Alignment



Competencies are combinations of attitudes, skills and knowledge that students develop and apply for successful learning, living and working. By participating in the Personal Finance program, students develop practical money skills for everyday life enabling them to make informed financial choices. Here are some examples of how students can develop competencies through JA's Personal Finance program.

Competencies	Personal Finance Alignment
<b>Critical Thinking and Problem Solving</b>	Students apply critical thinking and problem-solving while comparing saving and investment strategies, the risks and benefits of credit, and needs and wants.
<b>Creativity and Innovation</b>	Students apply creative thinking and strategies to make smart consumer decisions.
<b>Research and Managing Information</b>	Students identify methods for earning, saving and investing money, accounts offered by financial institutions, and ways to prepare for financial milestones and unplanned events.
<b>Collaboration</b>	Students practice brainstorming and collaboration through small group and whole class activities.
<b>Communication</b>	Students exchange ideas and share multiple perspectives during activities and discussions.
<b>Citizenship</b>	Students explore how income deductions such as taxes, CPP/QPP, and EI are used to provide services for citizens and employees.
<b>Personal Growth and Well-Being</b>	Students identify the impact of financial decisions on well-being, create a personal budget and plan for short-term and long-term financial goals.

# Personal Finance Curriculum Alignment

## Alberta Curriculum Alignment



### Grade 9

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career Education and Financial Literacy	Career Education and Financial Literacy 9 (Draft 2025)	<p>Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in navigating transitions while pursuing career and educational goals.</p> <p>Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities.</p>
Mathematics	Mathematics 9 (Draft 2025)	<p>Number Sense</p> <p>Functions (Modelling real-world situations)</p> <p>Make informed decisions</p>

### Grade 10

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career & Life Management (CALM)	Career & Life Management (CALM) (2002)	General Outcome 3: Career and Life Choices
Mathematics	Mathematics 10-3 (MAT1793) (2008)	Number Strand, General Outcome: Develop number sense and critical thinking skills.
Career and Technology Studies, Cluster: Business, Admin, Finance & Information Technology (BIT); Financial Management (FIN)	Personal Financial Information (FIN1010)	<p>Outcome 2: Identify and explain factors that affect an individual's financial management</p> <p>Outcome 3: Identify and explain personal acquisition and use of financial resources</p> <p>Outcome 4: Prepare a personal budget</p> <p>Outcome 5: Demonstrate basic competencies</p>

# Personal Finance Curriculum Alignment

## Alberta Curriculum Alignment



### Grade 11-12

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Mathematics 20-3 MAT2793 (2008)	Number General Outcome: Develop number sense and critical thinking skills.  Algebra General Outcome: Develop algebraic reasoning.
Mathematics	Mathematics 30-3 (MAT3793) (2008)	Number General Outcome: Develop number sense and critical thinking skills.

# Personal Finance Curriculum Alignment

## BRITISH COLUMBIA

### Core Competencies Alignment



The Core Competencies are sets of intellectual, personal, and social and emotional proficiencies that all students need in order to engage in deep, lifelong learning. By participating in the Personal Finance program, students develop practical money skills for everyday life enabling them to make informed financial choices. Here are some examples of how students can develop competencies through JA's Personal Finance program.

Competencies	Personal Finance Alignment
<b>Critical and Reflective Thinking</b>	Students apply critical thinking and problem-solving while comparing saving and investment strategies, the risks and benefits of credit, and needs and wants.
<b>Creative Thinking</b>	Students apply creative thinking to create a personal budget that aligns with their goals.
<b>Collaborating</b>	Students practice brainstorming and collaboration through small group and whole class activities.
<b>Communicating</b>	Students exchange ideas and share multiple perspectives during activities and discussions.
<b>Personal Awareness and Responsibility</b>	Students identify the impact of financial decisions on well-being, create a personal budget and plan for short-term and long-term financial goals.
<b>Positive Personal and Cultural Identity</b>	Students evaluate the effect educational choices have on lifetime earnings and explore influences on consumer choices.
<b>Social Awareness and Responsibility</b>	Students explore how income deductions such as taxes, CPP/QPP, and EI are used to provide services for citizens and employees.

# Personal Finance Curriculum Alignment

## British Columbia Curriculum Alignment



### Grade 9

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Mathematics 9 (2016)	Financial literacy: Simple budgets and transactions Number sense: Numerical proportional reasoning (rates, ratio, proportions, and percent)
Career Education	Career Education 9 (2016)	Big Idea: Reflecting on our preferences and skills helps us identify the steps we need to take to achieve our career goals. Big Idea: Our career paths reflect the personal, community, and educational choices we make. Big Idea: Achieving our learning goals requires effort and perseverance.

### Grade 10

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Foundations of Mathematics and Pre-calculus 10 (2018)	Financial literacy: Gross and net pay Number sense: Functions and relations: connecting data, graphs, and situations
Mathematics	Workplace Mathematics 10 (2018)	Financial literacy: Gross and net pay
Career-Life Education	Career-Life Education (2018)	Big Idea: Career-life choices are made in a recurring cycle of planning, reflecting, adapting, and deciding. Big Idea: Career-life decisions are influenced by internal and external factors, including local and global trends. Big Idea: Finding balance between personal and work life promotes well-being.

# Personal Finance Curriculum Alignment

## British Columbia Curriculum Alignment



### Grade 11-12

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career-Life Connections	Career-Life Connections (2018)	<p>Big Idea: Career-life development includes ongoing cycles of exploring, planning, reflecting, adapting, and deciding.</p> <p>Big Idea: Career-life decisions influence and are influenced by internal and external factors, including local and global trends.</p> <p>Big Idea: A sense of purpose and career-life balance support well-being.</p>
Applied Design, Skills, and Technologies; Business Education	Accounting 12 (2018)	Big Idea: Financial literacy promotes the financial well-being of both individuals and businesses.
	Economics 12 (2018)	Big Idea: Financial and economic literacy promotes the financial and economic well-being of both individuals and businesses.
	Financial Accounting 12 (2018)	Big Idea: Financial and economic literacy promotes the financial and economic well-being of both individuals and businesses.

# Personal Finance Curriculum Alignment

## MANITOBA

### Global Competencies Alignment



Global competencies are the complex ways of knowing, being, doing, and becoming in consideration of the learner as a whole. By participating in the Personal Finance program, students develop practical money skills for everyday life enabling them to make informed financial choices. Here are some examples of how students can develop competencies through JA's Personal Finance program.

Competencies	Personal Finance Alignment
<b>Critical Thinking</b>	Students apply critical thinking and problem-solving while comparing saving and investment strategies, the risks and benefits of credit, and needs and wants.
<b>Creativity</b>	Students apply creative thinking to create a personal budget that aligns with their goals.
<b>Connection to Self</b>	Students identify the impact of financial decisions on well-being and plan for short-term and long-term financial goals.
<b>Collaboration</b>	Students practice brainstorming and collaboration through small group and whole class activities.
<b>Communication</b>	Students exchange ideas and share multiple perspectives during activities and discussions.
<b>Citizenship</b>	Students explore how income deductions such as taxes, CPP/QPP, and EI are used to provide services for citizens and employees.

# Personal Finance Curriculum Alignment

## Manitoba Curriculum Alignment



### Grade 9

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Mathematics 9 (Draft 2027)	General Learning Outcome: Develop number sense.
	Grade 9 Transitional Mathematics	Unit E: Money Management
Career Development Education	Grade 9 Career Development: Life/Work Exploration (2017)	Unit 1: Personal Management Unit 2: Career Exploration Unit 3: Learning and Planning Unit 4: Job Seeking and Job Maintenance Unit 5: Career and Community Experiences

### Grade 10

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Essential Mathematics 20S (2009)	Strand: Personal Finance Strand: Consumer Decisions Competencies: Problem solving, decision making
Applied Commerce Education (ACE); Finance Strand	Personal Finance (20S/20E/20M) (2017)	Goal 9: Explore education and career opportunities. Goal 11: Develop an understanding of personal finance. Goal 12: Develop an understanding of the accounting procedures required to complete the accounting cycle.
Career Development Education	Grade 10 Career Development: Life/Work Planning (2017)	Unit 1: Personal Management Unit 2: Career Exploration Unit 3: Learning and Planning

# Personal Finance Curriculum Alignment

## Manitoba Curriculum Alignment



### Grade 11

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Essential Mathematics 30S (2009)	Strand: Interest and Credit Strand: Managing Money Competencies: Problem solving, decision making
Career Development Education	Grade 11 Career Development: Life/Work Building (2017)	Unit 1: Personal Management Unit 2: Career Exploration Unit 3: Learning and Planning

### Grade 12

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career Development Education	Grade 12 Career Development: Life/Work Transitioning	Unit 1: Personal Management Unit 2: Career Exploration Unit 3: Learning and Planning
	Grade 12 Career Development: Transitioning to the Workplace, University, and College (Interim 2023)	Big Idea 2: Each workplace is unique, complex, and competitive, so it requires specific attitudes, skills, and knowledge to enter and navigate. Big Idea 3: Each occupation is complex and has unique characteristics, which potential employees need to understand in order to make informed decisions. Big Idea 5: Education and training are essential to entering into, and succeeding in, the workplace

# Personal Finance Curriculum Alignment

## NEW BRUNSWICK

### Global Competencies Alignment



Global competencies include the skills, knowledge, and attitudes that empower learners to reflect and take agency in their own learning and lives. By participating in the Personal Finance program, students develop practical money skills for everyday life enabling them to make informed financial choices. Here are some examples of how students can develop competencies through JA's Personal Finance program.

Competencies	Personal Finance Alignment
<b>Collaboration</b>	Students practice brainstorming and collaboration through small group and whole class activities.
<b>Communication</b>	Students exchange ideas and share multiple perspectives during activities and discussions.
<b>Critical Thinking and Problem Solving</b>	Students apply critical thinking and problem-solving while comparing saving and investment strategies, the risks and benefits of credit, and needs and wants.
<b>Innovation, Creativity, and Entrepreneurship</b>	Students apply creative thinking to create a personal budget that aligns with their goals.
<b>Self-Awareness and Self-Management</b>	Students identify the impact of financial decisions on well-being, plan for short-term and long-term financial goals, and explore influences on consumer choices.
<b>Global Citizenship and Sustainability</b>	Students explore how income deductions such as taxes, CPP/QPP, and EI are used to provide services for citizens and employees.

# Personal Finance Curriculum Alignment

## New Brunswick Curriculum Alignment



### Grade 9

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Wellness and Physical Education	Personal Wellness 9 (2023)	Strand: Mental Fitness Strand: Career Connected Learning
Mathematics	Mathematics 9 (2011)	Strand: Number Strand: Statistics and Probability

### Grade 10

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career Connected Learning: (Subcluster) Career and Occupational Learning	Career Pathway Design 10 (2023)	Strand: Thinking About Potential Career Pathways Strand: Exploring Potential Career Pathways
Mathematics	Geometry, Measurement and Finance 10 (2012)	Big Idea: Financial Applications

### Grade 11

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Financial and Workplace Mathematics 110 (2014)	Big Idea: Financial Applications

# Personal Finance Curriculum Alignment

## New Brunswick Curriculum Alignment



### Grade 12

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career Connected Learning: (Subcluster) Career and Occupational Learning	Introduction to Accounting 120 (2006)	Identify and understand the essential need for and the various careers associated with financial management.
	Skills for Success 120 (2017)	Strand: Goal Setting Strand: Life Skills Strand: Post-Graduation Readiness
Mathematics	Financial and Workplace Mathematics 120 (2013)	Big Idea: Financial Applications

# Personal Finance Curriculum Alignment

## NEWFOUNDLAND AND LABRADOR



### Key Competencies Alignment

Key Competencies are the attitudes, skills, and knowledge necessary to prepare learners for a complex and unpredictable future. By participating in the Personal Finance program, students develop practical money skills for everyday life enabling them to make informed financial choices. Here are some examples of how students can develop competencies through JA's Personal Finance program.

Competencies	Personal Finance Alignment
<b>Collaboration</b>	Students practice brainstorming and collaboration through small group and whole class activities.
<b>Communication</b>	Students exchange ideas and share multiple perspectives during activities and discussions.
<b>Citizenship and Sustainability</b>	Students explore how income deductions such as taxes, CPP/QPP, and EI are used to provide services for citizens and employees.
<b>Innovation, Creativity, and Entrepreneurship</b>	Students apply creative thinking to create a personal budget that aligns with their goals.
<b>Self-Awareness and Self-Management</b>	Students identify the impact of financial decisions on well-being, plan for short-term and long-term financial goals, and explore influences on consumer choices.
<b>Critical Thinking and Problem Solving</b>	Students apply critical thinking and problem-solving while comparing saving and investment strategies, the risks and benefits of credit, and needs and wants.

# Personal Finance Curriculum Alignment

## Newfoundland and Labrador Curriculum Alignment



### Grade 9

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career Education	Career Education Intermediate 9 (2022)	GCO 1: Self Awareness & Positive Interaction GCO 3: Life-long Learning GCO 4: Relationship of work to society and the economy GCO 5: Life/work information
Mathematics	Mathematics 9 (2014)	Strand: Number Strand: Statistics and Probability

### Grade 10

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career Education	Career Education 2202 (2021)	Strand: Personal Management Strand: Financial Literacy Strand: Career, Life/Work Maintenance, and Occupational Research
Mathematics	Applied Mathematics 1202 (2015)	Unit: Consumerism and Travel Unit: Getting Paid For Your Work
Social Studies	Social Studies 1201/1202	Unit: Economic Decision Making Unit: Government and the Economy

### Grade 11/12

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Applied Mathematics 2202 (2012)	Unit: Budgets Unit: Banking
	Academic Mathematics 3201 (2012)	Unit: Financial Mathematics: Borrowing Money
	Applied Mathematics 3202 (2012)	Unit: Major Financial Purchases Unit: Businesses and Taxes

# Personal Finance Curriculum Alignment

## NOVA SCOTIA

### Essential Competencies Alignment



The essential competencies are a set of attitudes, skills, and knowledge that prepare learners to engage in a lifetime of transitions and learning. By participating in the Personal Finance program, students develop practical money skills for everyday life enabling them to make informed financial choices. Here are some examples of how students can develop transferable skills through JA's Personal Finance program.

Competencies	Personal Finance Alignment
<b>Critical Analysis and Problem-Solving</b>	Students apply critical thinking and problem-solving while comparing saving and investment strategies, the risks and benefits of credit, and needs and wants.
<b>Creativity and Innovation</b>	Students apply creative thinking to create a personal budget that aligns with their goals.
<b>Personal Career Development</b>	Students identify the impact of financial decisions on well-being, plan for short-term and long-term financial goals, and explore influences on consumer choices.
<b>Collaboration</b>	Students practice brainstorming and collaboration through small group and whole class activities.
<b>Communication</b>	Students exchange ideas and share multiple perspectives during activities and discussions.
<b>Citizenship</b>	Students explore how income deductions such as taxes, CPP/QPP, and EI are used to provide services for citizens and employees.
<b>Technological Fluency</b>	Depending on program delivery format, students could use digital resources to document, share and explore ideas.

# Personal Finance Curriculum Alignment

## Nova Scotia Curriculum Alignment



### Grade 9

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Healthy Living	Healthy Living 9 (Revised 2019)	9.8 Students will be expected to develop a plan to acquire the skills and credentials that will lead to their career goals.  Enduring understanding: financial health contributes to personal health
Mathematics	Mathematics 9 - Financial Literacy Supplement (2022)	Financial Literacy concepts: <ul style="list-style-type: none"> <li>• meeting financial goals</li> <li>• working within a budget</li> <li>• evaluating future earning potential</li> <li>• making informed financial decisions</li> </ul>
Social Studies	Citizenship 9 (2017)	Strand: Financial Citizenship

### Grade 10

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career Education	Career Development 10 (2020)	Module: Exploring Education and Career Goals Module: Financial Literacy
	Life/Work Transitions 10 (1999)	Module: Fundamentals of Life/Work: Planning for a Changing World
Mathematics	Mathematics 10 (2022)	Strand: Financial Mathematics
	Mathematics at Work 10 (2022)	Topics: unit pricing, currency exchange, income
	Mathematics Essentials 10 (2022)	Topics: working and earning, deductions and expenses, paying taxes, making purchases, buying decisions, buying a car

# Personal Finance Curriculum Alignment

## Nova Scotia Curriculum Alignment



### Grade 11

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career Education	Career Development 11 (2013)	Module: Work Cultures Module: Financial Management
Mathematics	Mathematics 11 (2022)	Topic: applications of rates
	Mathematics at Work 11 (2022)	Topics: numerical reasoning, personal budgets, compound interest, financial institution services
	Mathematics Essentials 11 (2022)	Topics: borrowing money, renting or buying, household budgets, investing money
Social Studies	Economics 11 (1999)	GCO: Students will be expected to demonstrate the ability to make responsible economic decisions as individuals and as members of society

### Grade 12

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Mathematics 12 (2022)	Topics: borrowing money, investing money
	Mathematics at Work 12 (2022)	Topics: owning and operating a vehicle
	Mathematics Essentials 12 (2022)	Topics: mathematics and career exploration, mathematics preparation for the workplace
Social Studies	Economics 12 (2020)	Unit 1: Fundamental Economic Concepts Unit 3: Macroeconomic Concepts Unit 5: Economic Issues

# Personal Finance Curriculum Alignment

## Northwest Territories

### Key Competencies Alignment



The Key Competencies are demonstrated through the ability to transfer knowledge, skills and understanding across a variety of situations. By participating in the Personal Finance program, students develop practical money skills for everyday life enabling them to make informed financial choices. Here are some examples of how students can develop competencies through JA's Personal Finance program.

Competencies	Personal Finance Alignment
<b>Nurture who I am and who I want to be</b>	Students identify the impact of financial decisions on well-being, plan for short-term and long-term financial goals, and explore influences on consumer choices.
<b>Negotiate change and challenge</b>	Students apply critical thinking and problem-solving while comparing saving and investment strategies, the risks and benefits of credit, and needs and wants.
<b>Engage in the complexity and diversity of persons and ideas</b>	Students evaluate ideas and information found in a variety of sources (case studies, videos, text, discussion).  Through small group and whole class activities, students collaborate to inquire and make sense of ideas and experiences.  Students listen to and exchange ideas, share multiple perspectives.
<b>Construct ways of being &amp; living well together</b>	Students explore how income deductions such as taxes, CPP/QPP, and EI are used to provide services for citizens and employees.

### Curriculum Alignment



Northwest Territories schools are in the process of transitioning from the Alberta curriculum to the B.C. curriculum with adaptations to enhance relevancy to NWT communities, people, cultures, languages and history.

The alignment on the following pages sources relevant curricula from British Columbia or Alberta as appropriate.

# Personal Finance Curriculum Alignment

## Northwest Territories Curriculum Alignment



### Grade 9

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Mathematics 9 (Draft 2025) (BC)	Financial literacy: Simple budgets and transactions, protecting against fraud Number sense: Numerical proportional reasoning (rates, ratio, proportions, and percent)
Career Education	Career Education 8-9 (Draft 2025) (BC)	Big Idea: Reflecting on our preferences and skills helps us identify the steps we need to take to achieve our career goals. Big Idea: Our career paths reflect the personal, community, and educational choices we make. Big Idea: Achieving our learning goals requires effort and perseverance.

### Grade 10

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Foundations of Mathematics and Pre-calculus 10 (2018) (BC)	Financial literacy: Gross and net pay
Mathematics	Workplace Mathematics 10 (2018) (BC)	Financial literacy: Gross and net pay

### Grade 11

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Foundations of Mathematics 11 (2018) (BC)	Financial literacy: Compound interest, investments and loans
Mathematics	Workplace Mathematics 11 (2018) (BC)	Financial literacy: Personal investments, loans, and budgeting

# Personal Finance Curriculum Alignment

## Northwest Territories Curriculum Alignment



### Grade 12

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Mathematics 30-3 (MAT3793) (2008) (Alberta)	Number General Outcome: Develop number sense and critical thinking skills.

### Grade 11-12

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career-Life Education	Career-Life Education (2018) (BC)	Big Idea: Career-life choices are made in a recurring cycle of planning, reflecting, adapting, and deciding. Big Idea: Finding balance between personal and work life promotes well-being.
	Career-Life Connections (2018) (BC)	Big Idea: Career-life choices are made in a recurring cycle of planning, reflecting, adapting, and deciding. Big Idea: Finding balance between personal and work life promotes well-being.

# Personal Finance Curriculum Alignment

## ONTARIO

### Transferable Skills Alignment



Transferable skills are the skills and attributes that students need in order to thrive in the modern world. By participating in the Personal Finance program, students develop practical money skills for everyday life enabling them to make informed financial choices. Here are some examples of how students can develop transferable skills through JA's Personal Finance program.

Competencies	Personal Finance Alignment
<b>Critical Thinking and Problem Solving</b>	Students apply critical thinking and problem-solving while comparing saving and investment strategies, the risks and benefits of credit, and needs and wants.
<b>Innovation, Creativity, and Entrepreneurship</b>	Students apply creative thinking to create a personal budget that aligns with their goals.
<b>Self-Directed Learning</b>	Students identify the impact of financial decisions on well-being, plan for short-term and long-term financial goals, and explore influences on consumer choices.
<b>Collaboration</b>	Students practice brainstorming and collaboration through small group and whole class activities.
<b>Communication</b>	Students exchange ideas and share multiple perspectives during activities and discussions.
<b>Global Citizenship and Sustainability</b>	Students explore how income deductions such as taxes, CPP/QPP, and EI are used to provide services for citizens and employees.
<b>Digital Literacy</b>	Depending on the program delivery format, students could use digital resources to document, share and explore ideas.

# Personal Finance Curriculum Alignment

## Ontario Curriculum Alignment



### Grade 9

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Mathematics (MTH1W) (2021)	Strand F: Financial Literacy
Guidance and Career Education	Learning Strategies 1: Skills for Success in Secondary School, Grade 9, Open (GLSTO) (GLE1O) (2006)	Strand A: Learning Skills
Social Studies	Exploring Family Studies (HIF1O) (2013)	Strand D. Exercising Responsibility

### Grade 10

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Guidance and Career Education	Career Studies Grade 10, Open (GLC2O) (2024)	Strand B: Exploring and Preparing for the World of Work Strand C: Planning and Financial Management to Help Meet Postsecondary Goals
	Discovering the Workplace, Grade 10, Open (GLD2O) (2009)	Strand A: Essential Skills for Working and Learning Strand C: Exploration of Opportunities
Social Studies	Exploring Family Studies (HIF2O) (2013)	Strand D. Exercising Responsibility

### Grade 11

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Mathematics for Work & Everyday Life (MEL3E) (2007)	Expectations: A. Earning and Purchasing B. Saving, Investing, and Borrowing

# Personal Finance Curriculum Alignment

## Grade 12

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Guidance and Career Education	Designing Your Future, Grade 11, Open (GWL30) (2009)	Strand C: Exploration of Opportunities Strand D: Preparation for Transitions and Change
Mathematics	Mathematics for Work & Everyday Life (MEL4E) (2007)	Strand B. Personal Finance
	Foundation for College Mathematics (MAP4C) (2007)	Strand B. Personal Finance
Social Studies	Personal Life Management (HIP4O) (2013)	A. Research and Inquiry Skills B. Self and Others C. Daily Living Skills D. Personal and Social Responsibilities E. Economics and Personal Finances

# Personal Finance Curriculum Alignment

## PRINCE EDWARD ISLAND

### Essential Graduation Competencies Alignment



Competencies articulate the interrelated sets of attitudes, skills, and knowledge that prepare learners to successfully participate in lifelong learning and life/work transitions. By participating in the Personal Finance program, students develop practical money skills for everyday life enabling them to make informed financial choices. Here are some examples of how students can develop competencies through JA's Personal Finance program.

Competencies	Personal Finance Alignment
<b>Critical Analysis and Problem-Solving</b>	Students apply critical thinking and problem-solving while comparing saving and investment strategies, the risks and benefits of credit, and needs and wants.
<b>Creativity and Innovation</b>	Students apply creative thinking to create a personal budget that aligns with their goals.
<b>Personal Career Development</b>	Students identify the impact of financial decisions on well-being and plan for short-term and long-term financial goals.
<b>Collaboration</b>	Students practice brainstorming and collaboration through small group and whole class activities.
<b>Communication</b>	Students exchange ideas and share multiple perspectives during activities and discussions.
<b>Citizenship</b>	Students explore how income deductions such as taxes, CPP/QPP, and EI are used to provide services for citizens and employees.
<b>Technological Fluency</b>	Depending on the program delivery format, students could use digital resources to document, share and explore ideas.

# Personal Finance Curriculum Alignment

## Prince Edward Island Curriculum Alignment



### Grade 9

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Physical and Health Education	Physical and Health Education 9PHEA (Revised 2023)	HCI. Make informed decisions for the transition to senior high school that support well-being and reflect career goals, awareness of self, and community needs.
Mathematics	Mathematics Grade 9 (Revised 2023)	Strand: Number Strand: Statistics and Probability

### Grade 10

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Career Education	Career Exploration & Opportunities CEO401A (Revised 2019)	Unit: Career Exploration Unit: Career Building Unit: Financial Literacy Unit: Career Planning
Mathematics	MAT421K (Apprenticeship and Workplace Mathematics 10) (Revised 2015)	Chapter: Consumerism and Travel Chapter: Getting Paid For Your Work

### Grade 11

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	MAT521K (Apprenticeship and Workplace Mathematics 11) (2018)	Chapter: Banking and Budgeting
	MAT521E (Pre-Calculus Elective) (2012)	Strand: Financial Mathematics

# Personal Finance Curriculum Alignment

## Prince Edward Island Curriculum Alignment



### Grade 12

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	MAT621A (Foundations of Mathematics 12) (2013)	Strand: Financial Mathematics
	MAT621K (Apprenticeship and Workplace Mathematics 12) (Revised 2015)	Chapter: Real-Life Decisions

# Finances personnelles - Correspondance aux programmes d'études

## QUÉBEC

### Compétences transversales



Les compétences transversales correspondent à des savoir-agir dont les élèves ont besoin pour s'épanouir dans le monde moderne. En participant au programme *Finances personnelles*, les élèves développent des compétences pratiques en matière de gestion financière, ce qui leur permet de faire des choix financiers éclairés. Voici quelques exemples de la manière dont les élèves peuvent développer des compétences transversales grâce au programme *Finances personnelles* de JA.

Compétences	Correspondances au programme <i>Soyez entrepreneur</i>
<b>Exploiter l'information</b>	Les élèves analysent diverses sources d'information (vidéos, études de cas, textes) pour établir des liens entre les concepts présentés et leur vie quotidienne.
<b>Résoudre des problèmes et exercer son jugement critique</b>	Les élèves font appel à leur esprit critique et à leur capacité à résoudre des problèmes tout en comparant les stratégies d'épargne et d'investissement, ainsi que les risques et les avantages du crédit.
<b>Mettre en oeuvre sa pensée créatrice</b>	Les élèves font appel à leur créativité pour établir un budget personnel qui correspond à leurs objectifs.
<b>Se donner des méthodes de travail efficaces</b>	Les élèves identifient les stratégies et les ressources nécessaires à la gestion d'argent et les choix éclairés à l'égard de la consommation.
<b>Exploiter les technologies de l'information et de la communication</b>	Selon le format de prestation du programme, les élèves pourraient utiliser des ressources numériques pour documenter, partager et explorer des idées.
<b>Structurer son identité</b>	Les élèves identifient l'impact des décisions financières sur le bien-être et planifient leurs objectifs financiers à court et à long terme.
<b>Coopérer</b>	Les élèves écoutent et échangent des idées, partagent des perspectives multiples.
<b>Communiquer de façon appropriée</b>	Les élèves s'exercent au remue-méninges et à la collaboration par le biais d'activités en petits groupes et en classe entière.

# Finances personnelles - Correspondance aux programmes d'études

## Correspondances aux programmes d'études - Québec



### Secondaire IV ou V

Domaine d'apprentissage	Programme	Correspondance aux compétences
Domaine du développement professionnel	Projet personnel d'orientation au secondaire (2007)	Compétence 1 : Réaliser une démarche exploratoire d'orientation Compétence 2 : Se situer au regard de son orientation scolaire et professionnelle

### Secondaire V

Domaine d'apprentissage	Programme	Correspondance aux compétences
Mathématique	Mathématique V	Mathématiques financières
Univers social	Éducation financière (2017)	Compétence : Prendre position sur un enjeu financier <ul style="list-style-type: none"> <li>• Consommer des biens et des services</li> <li>• Intégrer le monde du travail</li> <li>• Poursuivre des études</li> </ul>

### Relations avec les domaines généraux de formation

Domaine généraux de formation	Axes de développement
Orientation et entrepreneuriat	Connaissance du monde du travail.
Environnement et consommation	Conscience des aspects sociaux, économiques et éthiques du monde de la consommation.
Médias	Constat de la place et de l'influence des médias dans sa vie quotidienne et les choix financiers.
Santé et bien-être	Influence des choix financiers sur le bien-être.

# Personal Finance Curriculum Alignment

## Saskatchewan

### Cross-Curricular Competencies Alignment



The Cross-curricular Competencies are four interrelated areas containing understandings, values, skills and processes which are considered important for learning in all areas of study. By participating in the Personal Finance program, students develop practical money skills for everyday life enabling them to make informed financial choices. Here are some examples of how students can develop competencies through JA's Personal Finance program.

<b>Competencies</b>	<b>Personal Finance Alignment</b>
<b>Developing Thinking</b>	Students apply critical thinking and problem-solving while comparing saving and investment strategies, the risks and benefits of credit, and needs and wants.
<b>Developing Identity and Interdependence</b>	Students identify the impact of financial decisions on well-being and plan for short-term and long-term financial goals. Students listen to and exchange ideas, share multiple perspectives.
<b>Developing Literacies</b>	Students evaluate ideas and information found in a variety of sources (case studies, videos, text, discussion). Through small group and whole class activities, students collaborate to inquire and make sense of ideas and experiences. Students identify strategies and resources for creating a personal budget that aligns with their goals.
<b>Developing Social Responsibility</b>	Students explore how income deductions such as taxes, CPP/QPP, and EI are used to provide services for citizens and employees.

# Personal Finance Curriculum Alignment

## Saskatchewan Curriculum Alignment



### Grade 9

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Mathematics 9 (2009)	Number Strand
Career Education	Career Education 9 (2008)	Work/Life Plan

### Grade 10

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Financial Literacy	Financial Literacy 10 (2026)	<p>FL10.1 Explore how value systems, social factors, personal experiences and cultural backgrounds can influence financial decision-making.</p> <p>FL10.2 Examine the influence that finances have on well-being.</p> <p>FL10.3 Research products and services provided by various financial institutions.</p> <p>FL10.4 Explore various ways of earning an income.</p> <p>FL10.5 Investigate the role of taxes and their effect on finances.</p> <p>FL10.6 Examine how personal budgets contribute to effective financial planning.</p> <p>FL10.7 Explain the principles of saving money and the importance of a savings mindset.</p> <p>FL10.8 Examine various investment options.</p> <p>FL10.9 Analyze credit options and the importance of responsible borrowing.</p> <p>FL10.10 Explain the importance of, and methods for, protecting personal information and financial assets.</p> <p>FL10.11 Plan for future lifestyle, including education, career, finances and aspirations.</p>

# Personal Finance Curriculum Alignment

## Saskatchewan Curriculum Alignment



### Grade 10 (con't)

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Workplace and Apprenticeship Mathematics 10 (2010)	Number Strand; WA10.11 Demonstrate understanding of income
Practical & Applied Arts: Career and Life Management	Career and Work Exploration 10 (2020)	Career awareness

### Grade 11

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Mathematics	Workplace and Apprenticeship Mathematics 20 (2010)	Number Strand: personal budgets, financial planning, compound interest, financial institution services, and credit options.
Practical & Applied Arts: Career and Life Management	Financial Literacy 20 (Revised 2022)	Earning – receiving money and/or resources as recognition for paid or unpaid work Investing – engaging in reflective decision-making for future benefit Financial planning and entrepreneurial success

# Personal Finance Curriculum Alignment

## Saskatchewan Curriculum Alignment



### Grade 12

Area of Learning	Subject/Course	Curriculum Alignment/Topic
Practical & Applied Arts: Career and Life Management	Career and Work Exploration A30, B30 (2020)	Career development
	Financial Literacy 30 (Revised 2022)	Earning – receiving money and/or resources as recognition for paid or unpaid work Investing – engaging in reflective decision-making for future benefit Financial planning and entrepreneurial success
Mathematics	Workplace and Apprenticeship Mathematics 30 (2012)	Number Strand: acquiring a vehicle, viability of small business options
	Foundations of Mathematics 30 (2012)	FM30.1 Demonstrate understanding of financial decision making

# Personal Finance Curriculum Alignment

## Yukon

### Competencies and Curriculum Alignment



Yukon schools follow the B.C. curriculum, with adaptations to include Yukon content and Yukon First Nations' ways of knowing and doing.

Please consult the British Columbia Curriculum Alignment.