

# BUILDING FUTURES

in Alberta

## Supports for Instruction

**Please Note:** Here you will find specific resources that can support teaching the targeted areas of knowledge, skills, attitudes, and behaviours. Going forward, we will be adding more resources over time to support teachers – and these will be posted as they are completed in the coming months. We also welcome your feedback in terms of how you provided instruction and what you did with your students. New ideas and strategies that you submit can lead to new lesson plan ideas – so we are keen to hear from you! We hope you find these resources helpful in supporting your instruction.

General Topic:

Unit Title:

Division III - Grade Level:

Suggested Curriculum  
Areas for Integration

**Making Money Decisions**

**Money Decisions In Your Life**

Grade 7

- English Language Arts
- Mathematics 7
- Career and Technology Foundations 7 - Communication

# Making Money Decisions

Money Decisions In Your Life

GRADE  
**7**

## A. POSSIBLE CURRICULUM INTEGRATION POINTS

---

[PLEASE NOTE: The following are suggested curriculum integration points. There are many other options for teachers to consider as well.]

### 1. ENGLISH LANGUAGE ARTS - Grade 7

#### General Outcome 1

*Students will* listen, speak, read, write, view, and represent to explore thoughts, ideas, feelings, and experiences.

#### Specific Outcomes:

##### 1.1 Discover and Explore

Express ideas and develop understanding

- express personal understandings of ideas and information based on prior knowledge, experiences with others and a variety of oral, print and other media texts discuss and respond to ways that content and forms of oral, print and other media texts interact to influence understanding

##### 1.2 Clarify and Extend

Consider the ideas of others

- listen and respond constructively to alternative ideas or opinions

#### General Outcome 2

*Students will* listen, speak, read, write, view and represent to comprehend and respond personally and critically to oral, print and other media texts.

#### Specific Outcomes:

##### 2.1 Use Strategies and Cues

Use prior knowledge

- select and focus relevant ideas from personal experiences and prior knowledge to understand new ideas and information use concept mapping and mental rehearsal to remember main ideas and relevant details

### 2. MATHEMATICS - Grade 7

#### NUMBER

**General Outcome:** Develop number sense

**Specific Outcome:** 3. Solve problems involving percents from 1% to 100%

### 3. **CAREER AND TECHNOLOGY FOUNDATIONS (CTF) - Grade 7**

**Cluster:** Communication

CTF Outcome: CTF is planning, creating, appraising, and communicating in response to challenges.

- I make decisions in response to challenges.
- I communicate my learning.

## **B. SUPPORTS FOR INSTRUCTION**

---

The focus for this Topic is on making good money decisions that most people encounter in life. Your students, even at young ages, likely face many money decisions – often on a daily basis. They also likely influence money decisions that are made by parents.

In helping guide students in making good money decisions we also help them with making decisions in general. And helping build decision-making skills can be integrated into so many curriculum areas.,

We have identified a number of possible curriculum integration points but, by no means are these exhaustive. There are a great many places in the Alberta curriculum where this area of instruction can fit. Our hope, in looking to improve financial literacy among our youth, is that you will apply this key life skill – decision-making – to making good money decisions. In that way we can achieve both goals – developing better decision-making skills and encouraging student to apply those skills to the money decisions they face in life.

To support your instruction for this Topic, we have the following resources. You don't, of course, need to use them all. You can pick which support your instruction best. You may find use for some of them at different times over the course of your teaching. They are provided to support you as you wish.

1. **Video: “Factors Influencing Money Decisions”** <https://finlit101.ca/en/topic/factors-influencing-money-decisions>  
This helps to get students thinking about the various influences in their life that are impacting, or could impact, their money decisions. One of the key goals in helping youth with making good money decisions is to do just that – get them thinking. Research has shown that people often make many money decisions without a great deal of thought – whereas taking even a brief moment to pause and think frequently leads to better money decisions. So this video can help to get students thinking about their money decisions – and the possible things that are influencing their choices.
2. **Video: “Important Money Decisions People Often Face”** <https://finlit101.ca/en/topic/important-money-decisions-people-often-face>  
This video can further encourage students to think about their financial decisions – not just the ones that they face today but also the ones that may lie ahead for them in the future.
3. **Video: “Take the Time”** <https://moneylaughs.com/videos/take-the-time/>  
This video, produced by the Just For Laughs Gags Group, humorously introduces the notion of taking time to make good money decisions – something already noted as important. There are some “Money Tips” at the end of the video that can be reviewed and discussed with students.

There is also a Lesson Plan associated with this video that you can reference and use if you wish.

4. **Video: “Decision-Making: Key Steps”** <https://finlit101.ca/en/topic/decision-making-key-steps>  
This, we suggest, may be the most important of the resources provided for this Topic. This video suggests a series of steps for making a good, thoughtful decision – a money decision or any other kind of decision. It is a decision-making guide that can help with decision-making throughout life.
5. **Video: “Tips for Making Wise Decisions”** <https://finlit101.ca/en/topic/tips-fo-wise-decision-making>  
This video would following the Decision-making Steps video well as it then brings the focus back to money decisions with a series of tips that can be discussed with students.
6. **Video - “Scam Alert”** <https://moneylaughs.com/>  
This is a good capstone video for the Topic as it focuses on ways that others can try and influence your money decisions for their interest and not yours. It helps reinforce the idea of taking time to make good decisions, think about what is affecting your decisions, and to be cautious so as to be able to avoid possible frauds and scams. Examples of the methods used by those who aim to defraud or scam can be discussed and it should help encourage students to be cautious when making money decisions – and be aware of how legitimate some scams can appear to be
7. **“Money and Youth” – Book or Online Edition** ([www.moneyandyouth.com](http://www.moneyandyouth.com))  
This resource is most generally used at grades 9 and older but you will find Modules 1, 2, 3, and 4 in the “Money and Youth” resource to be highly complementary to the content in the videos. There is also a Teacher’s Guide for each of the Modules that you might want to refer to. You, or your students if you wish, can access this resource online at the link above. Free class sets of the “Money and Youth” book area available to Alberta teachers. Over 670,000 copies of the book are in circulation in homes and schools across Canada and it serves as a “Guide to Financial Literacy” for youth. Contact CFEE through the information on the “Building Futures in Alberta” website to request one or more class sets and/or a copy for yourself.

We hope these resources are helpful to you in supporting your instruction re money and helping your students to improve their financial literacy.

As noted, we will be developing more detailed lesson plans over time to support your instruction – so keep an eye for them here.

If you use any or all of the resources above, we would welcome your feedback. And, as we noted, we welcome your ideas – what you did, what techniques you used, what other resources you found helpful. We are keen to keep improving the “Building Futures in Alberta” program over time and your input can help us do that.