

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

INVESTING MONEY

The Basics of Investing

Grade 9

- Mathematics – 9
- Knowledge and Employability
Mathematics – 9
- Health And Life Skills - 9
- Career and Technology
Foundations (CTF) – 9
- Knowledge and Employability
Occupational Courses (K&E) – 9

Investing Money

The Basics of Investing

GRADE

9

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.]

MATHEMATICS – 9

NUMBER

General Outcome

Develop number sense.

KNOWLEDGE AND EMPLOYABILITY MATHEMATICS – 9

GO – Number: Number Concepts and Number Operations

Students will:

demonstrate a number sense for whole numbers, common fractions, decimals and percents and apply arithmetic operations to solve problems with whole numbers, fractions, decimals and percents in everyday contexts.

HEALTH AND LIFE SKILLS - 9

General Outcomes

Life Learning Choices

- Students will use resources effectively to manage and explore life roles and career opportunities and challenges.

CAREER AND TECHNOLOGY FOUNDATIONS (CTF) – 9

- CTF - Cluster: Business

KNOWLEDGE AND EMPLOYABILITY OCCUPATIONAL COURSES (K&E) – 9

- Business Services

B. SUPPORTS FOR INSTRUCTION

This Topic focuses on the basics of investment by individuals, businesses, governments, and financial institutions. It describes how investment leads to growth, improvements and new opportunities for employment products and services. It notes that investing wisely means considering the environment and the impact of investments on others. It also highlights for students the importance of investing in yourself to improve talents, skills, and abilities.

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. **“The Magic of Compounding”** - (<https://moneyandyouth.com/wp-content/uploads/2018/11/Money-and-Youth-2021-Module-13.pdf>)
This is a link to a section of “Money and Youth” that will enable students to learn about compound interest and how it works over the long term to help increase the value of savings and investments. Like a snowball gathering snow as it rolls downhill, picking up more and more snow to grow in size, so too, can money increase through the “magic of compounding.”
2. **Video - “Tips for Saving Money”** – (<https://vimeo.com/640321921/02ee8aa7bd>)
Saving is usually critical when it comes to achieving goals. Savings also enable one to be ready for surprise expenses – or opportunities that arise. It can be a challenge to save money but, with saving being so important, it is important to find ways to save if we can. This video offers “Tips” for ways to save money.
3. **“Do They Have the Right Stuff” – Money Laughs** - (<https://moneylaughs.com/videos/do-they-have-the-right-stuff/>)
It may seem like everybody wants to give you advice about investing your money. But, it is important to get advice, when you need it, from trained, qualified people. Financial advisors earn the necessary qualifications and experience to help investors create and manage an investment portfolio. This video takes a humorous approach to showing the importance of working with a qualified adviser.

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.