

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 IV - Grade Level:

Suggested Curriculum
Areas for Integration

MAJOR EXPENSES

Moving Out, Cars, Travel, and Accommodation

Grade 10

- English Language Arts – 10-1, 10-2
- Knowledge and Employability English Language Arts (K&E) – 10-4
- Career and Life Management (CALM)
- Career and Technology Studies (CTS)

Major Expenses

Moving Out, Cars, Travel, and Accommodation

GRADE
10

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.]

ENGLISH LANGUAGE ARTS- Grade 10-1, 10-2

General Outcome 1

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

Specific Outcomes:

1.1 Discover possibilities

a. generate and experiment with strategies that contribute to forming tentative understandings, interpretations and positions [*for example, posing questions, suspending prejudgement as appropriate, recognizing that initial interpretations and positions may be inaccurate and incomplete, and recognizing that texts may be inaccurate, misleading or ambiguous*]

1.2.1 Consider new perspectives

a. describe personal responses to new perspectives, appraise whether such responses contribute to or inhibit understanding, and identify influences that have contributed to such responses

KNOWLEDGE AND EMPLOYABILITY ENGLISH LANGUAGE ARTS – 10-4

General Outcome 1

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

Specific Outcomes:

1.1 Discover possibilities

1.1.1 Form tentative understandings, interpretations and positions

b. form and communicate tentative understandings, interpretations and positions on ideas and information presented in print and nonprint texts through discussion or by using various communication technologies; e.g., telephone and e-mail

1.2.1 Consider new perspectives

a. examine personal responses to new perspectives and identify factors that have influenced responses
b. consider the ideas, perspectives and interpretations of others to broaden understandings

MATHEMATICS 10-3

Measurement

General Outcome

Develop number sense and critical thinking skills.

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KNOWLEDGE AND EMPLOYABILITY MATHEMATICS - Math 10-4

Strand: Number (Number Concepts and Number Operations)

General Outcome

Students will:

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

CAREER AND LIFE MANAGEMENT

General Outcome 2: Resource Choices

CAREER AND TECHNOLOGY STUDIES (CTS)

FIN1010: Personal Financial Information

- demonstrate basic competencies

- 5.1 demonstrate fundamental skills to:
 - 5.1.1 communicate
 - 5.1.2 manage information
 - 5.1.3 use numbers
 - 5.1.4 think and solve problems

B. SUPPORTS FOR INSTRUCTION

Ages and stages - moving out, buying a car, travelling, and purchasing accommodations are significant objectives as students mature and approach graduation. This Topic will introduce students to financial decision-making concerning life goals and some very large purchases. Students will need to do careful research, ask lots of questions and then, considering everything they have learned, plan wisely to ensure they do not get into costly financial distress. This is a perfect time to seek guidance and take good notes.

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 - "Moving Out on Your Own"** (<https://vimeo.com/640948820/96daa44f94>)

This video describes what decisions you need to make prior to moving out of home. The video goes through a number of questions to help students prepare. Are you ready to move out? What do I need to know prior to moving out? Moving out has lots of perks! It also comes with a lot of responsibilities.

What do you need to think about to make the big move? Where are you going to live? Do you want a place that is furnished or not? Are you going away to school? Do you want to live on or off campus?

What are the transportation costs? Is parking available? What services are covered in your rent?

What do I need to put up front to rent? What is a security deposit? Do I need renters insurance?

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2. **“Education: The Costs** - <https://moneyandyouth.com/wp-content/uploads/2018/11/Money-and-Youth-2021-Module-10.pdf>

For many, a post-secondary education such as college or university, is a major stepping-stone towards beginning an engaging and interesting career in your chosen field, which often comes with good pay. Many jobs these days require some level of post-secondary education just to be considered. Post-secondary education is also one of the first major costs many people face in life and is the reason many people go into debt. Debt isn't necessarily something we need to be afraid of or shy away from, especially when it's from investing in your future, however it is important to understand everything that comes along with it.

3. **“Education: Saving and Paying for Education”** <https://moneyandyouth.com/wp-content/uploads/2018/11/Money-and-Youth-2021-Module-10.pdf>

As we know, the cost of post-secondary education is expensive – doing research on the programs and schools you're interested in will help you get a more accurate idea of actual costs. The next challenge though is determining how you're going to pay those costs. The above link (from a section in Money and Youth) reviews some of the sources of money to consider in order to help cover the costs of post-secondary education.

4. **Video - “Buying or Leasing a Car”** – <https://vimeo.com/643285380/4fd3903d5c>

Sooner or later almost everyone reaches a point where they want a car. In this video, students will learn about *buying and leasing a car and tips for consideration of both. Students will learn the advantages and disadvantage of leasing versus buying a car. Leasing a car also has tax advantages. However, you have to give your car back at the end of the assigned period of time. Buying a new car will cost a considerable amount of money. Students should perhaps investigate the difference between buying a new car versus a used car.* This video shares some of these details with students so they can make a better-informed choice when the time arrives. Its important to do some research, *check into the history of a used car before you buy* check the reviews and consumer reports to be sure the choice – whichever one you choose – is the best one for you!

5. **“Housing: Purchasing a Home”**- <https://moneyandyouth.com/wp-content/uploads/2018/11/Money-and-Youth-2021-Module-10.pdf>

There are few larger purchases you'll make in life than purchasing a home. It can be exciting and scary all at the same time. Gaining a better understanding of all of the steps and components of the home-buying process, will help make you feel more comfortable and confident in your decision. The above link (from a section in Money and Youth) looks at what you need to do to purchase a home.

6. **Video – “Smartphones and Plans”** (<https://vimeo.com/640593100/39e233e433>)

This video asks the important questions that need to be answered about the costs of using a smart phone. It is time to get smart about your smart phone plan! How do you use your phone? Do research on potential providers. What happens when I sign a contract? What are data plans? How you use your phone matters. Are you out and about what is a roaming package? Do you pay your bills on time? This can affect your credit rating. Ask lots of questions and then make an informed decision.

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.