

Chart- Additional Resources Connected to Modules

Note: These resources have been suggested by teachers, but are not necessarily connected to the module teacher guides. Use them to spark ideas for lessons!

(Also, see Additional Resources List at the end of this list or in the separate document)

Curriculum Module (highlight = suggested Middle Years Modules)	Resources
1- Why Money Matters (Core)	<ol style="list-style-type: none"> 1. Make it Count- Money http://www.makeitcountonline.ca/msc/instructors/money_en.html
2 - The Decision-Making Process (Core)	<ol style="list-style-type: none"> 1. PracticalMoneySkills.ca (Canada) 2. Video: moneylaughs.com (Need It, Want It, It's Your Call) 3. Practical Money Skills - Making Decisions http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev_3/L3TeachersGuide1.pdf (middle years) 4. Practical Money Skills - Sharpening Money Decisions http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson11.pdf (secondary) 5. Video: Funny Money Cartoon Building Long Term Wealth www.youtube.com/watch?v=RwJvQYdOVwQ 6. Video: Helping your teen make spending trade-offs https://bettermoneyhabits.bankofamerica.com/en/personal-banking/smart-teen-spending 7. Smart About Money: DECIDE Worksheet www.smartaboutmoney.org/Portals/0/Worksheets/NEFE-smart-about-money-activity-DECIDE-Worksheet.pdf 8. www.smartaboutmoney.org/Courses 9. https://wke.lt/w/s/rcbF1
3 - Goal Setting (Core)	<ol style="list-style-type: none"> 1. PracticalMoneySkills.ca (Canada) 2. Money and Youth (text or online) modules number 2 & 3 3. Practical Money Skills - Money and Goals http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson2.pdf (designed for secondary)
4 - Information Security (Core)	<ol style="list-style-type: none"> 1. What is Identity Theft? (video) https://m.youtube.com/watch?v=kDFeSUUwRnA 2. Digital Citizenship Education in Saskatchewan Schools https://pubsaskdev.blob.core.windows.net/pubsask-prod/83322/83322-DC_Guide_-_ENGLISH_2.pdf. 3. Practical Money Skills (Canada) - Consumer Privacy https://www.practicalmoneyskills.ca/foreducators/lessonplans/plans/teachers/consumerKnow/Unit04.04.AboutConsumerPrivacy_100709.pdf

	<ol style="list-style-type: none"> 4. Government of Canada - Little Black Book of Scams http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapi/lbbs-web-2017-eng.pdf/\$file/lbbs-web-2017-eng.pdf 5. Game: iGrad - ID Theft Faceoff https://www.igrad.com/games/id-theft-face-off.aspx 6. Media Smarts - The Privacy Dilemma http://mediasmarts.ca/sites/mediasmarts/files/pdfs/lesson-plan/Lesson_Privacy_Dilemma.pdf 7. Choices and Decisions. Visa Canada 2009. 8. Everfi's <i>Vault</i> program 9. The "Money" section of <i>myBlueprint</i> 10. Privacy Commissioner of Canada – Protecting Personal Information https://www.priv.gc.ca/en/privacy-topics/your-privacy-rights/02_05_d_64_tips/ 11. Privacy Commissioner of Canada - Protecting Your Driver's License https://www.priv.gc.ca/en/privacy-topics/sins-and-drivers-licences/drivers-licences/protecting-your-driver-s-licence/ 12. Service Canada – Protecting Your SIN https://www.canada.ca/en/employment-social-development/services/sin/reports/shared-responsibility.html#wb-cont <p style="text-align: center;">Security features for cash & cards:</p> <ol style="list-style-type: none"> 13. Canadian bank notes https://www.bankofcanada.ca/banknotes/bank-note-series/canadian-journey/ 14. Mastercard https://www.mastercard.ca/en-ca/consumers/features-benefits/chip.html 15. Visa https://www.visa.ca/en_CA/pay-with-visa/security.html 16. Interac https://www.interac.ca/en/fraud-prevention-for-consumers.html
5 - Net Worth (Core)	1. Money and Youth (text or online) module number 11
6A - Budgeting - Budgeting Fundamentals (Core)	<ol style="list-style-type: none"> 1. PracticalMoneySkills.ca (Canada) 2. myblueprint.ca (look at "Guides": Budget and Finance) 3. Practical Money Skills - The Art of Budgeting http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev_3/L3T_eachersGuide3.pdf (Middle years) 4. Practical Money Skills - Making a Budget http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson9.pdf (secondary level) 5. Video: Government of Canada - How Do I Prepare a Budget https://www.canada.ca/en/financial-consumer-agency/services/financial-basics/financial-basics-videos/financial-basics-video-budgeting.html 6. Interactive Budget Calculator from Government of Canada http://itools-ioutils.fcac-acfc.gc.ca/BC-CB/NetInc-RevNet-eng.aspx

	<ol style="list-style-type: none"> 7. Drive a minibus to Budget Balancing Bliss. If latest version of Shockwave isn't installed, this may not open: https://financeintheclassroom.org/student/activities.shtml#teens 8. Video: FUNNY MONEY: Buying a Car (3 mins) www.youtube.com/watch?v=XZhIPCR7FkY 9. Video: How Do I Create a Budget? (8 mins) www.canada.ca/en/financial-consumer-agency/services/financial-basics/financial-basics-videos/financial-basics-video-budgeting.html 10. Video: How do I live within my means? (7 mins) www.canada.ca/en/financial-consumer-agency/services/financial-basics/financial-basics-videos/financial-basics-video-spending.html 11. Video: Interviews with Elders on their cultural perspectives regarding finances and budgeting. See page 431-451 for videos on the document: ourspace.uregina.ca/bitstream/handle/10294/8403/Financial-Empowerment-PDF.pdf?sequence=12&isAllowed=y (Credit: Financial Empowerment: Personal Finance for Indigenous and Non-Indigenous People adapted by Bettina Schneider from Personal Finance, v. 1.0 by Saylor Academy) 12. Interactive Budgeting Tool for teens www.themint.org/teens/determine-your-budget.html (US but can also be used for Canadian teens) 13. www.ngpf.org/curriculum/budgeting/projects (Collection of different Budgeting Projects) 14. https://wke.lt/w/s/nc2hk (Collection of articles/websites used as resources.) 15. https://financeintheclassroom.org/teacher/print.shtml 16. www.scholastic.com/teachers/sponsored-content/unexpected-math/17-18/basics-in-building-a-budget/
<p>6B - Designing and Analyzing Spending Plans (Optional)</p>	<ol style="list-style-type: none"> 1. PracticalMoneySkills.ca (Canada) 2. myblueprint (look at "Guides": Budget and Finance) 3. Saskatchewan Financial Literacy Network https://sfln.ca/ 4. Practical Money Skills - Making a Budget http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson9.pdf
<p>6C - Budgeting: Applying Personal Spending Plans (Optional)</p>	<p>THERE ARE MANY! ENSURE STUDENTS ARE WORKING WITH BUDGET GOALS THAT ARE RELEVANT TO THEIR AGE</p> <ol style="list-style-type: none"> 1. Video: FUNNY MONEY: Buying a Car (3 mins) www.youtube.com/watch?v=XZhIPCR7FkY 2. Video: How Do I Create a Budget? (8 mins) www.canada.ca/en/financial-consumer-agency/services/financial-basics/financial-basics-videos/financial-basics-video-budgeting.html

	<ol style="list-style-type: none"> 3. Video: How do I live within my means? (7 mins) www.canada.ca/en/financial-consumer-agency/services/financial-basics/financial-basics-videos/financial-basics-video-spending.html 4. Video: Interviews with Elders on their cultural perspectives regarding finances and budgeting. See page 431-451 for videos on the document: ourspace.uregina.ca/bitstream/handle/10294/8403/Financial-Empowerment-PDF.pdf?sequence=12&isAllowed=y (Credit: Financial Empowerment: Personal Finance for Indigenous and Non-Indigenous People adapted by Bettina Schneider from Personal Finance, v. 1.0 by Saylor Academy) 5. Interactive Links for Teens: www.themint.org/try-it/ 6. Interactive Budgeting Tool for teens www.themint.org/teens/determine-your-budget.html 7. (US but can also be used for Canadian teens) 8. www.ngpf.org/curriculum/budgeting/projects (Collection of different Budgeting Projects) 9. https://wke.lt/w/s/nc2hk (Collection of articles/websites used as resources.) 10. https://financeintheclassroom.org/teacher/print.shtml 11. www.scholastic.com/teachers/sponsored-content/unexpected-math/17-18/basics-in-building-a-budget/ 12. PracticalMoneySkills.ca (Canada) 13. myblueprint (look at "Guides": Budget and Finance) 14. Saskatchewan Financial Literacy Network https://sfln.ca/ 15. Practical Money Skills - Making a Budget http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson9.pdf 16. Video: Government of Canada - How Do I Prepare a Budget https://www.canada.ca/en/financial-consumer-agency/services/financial-basics/financial-basics-videos/financial-basics-video-budgeting.html 17. Budget Categories (Collection of articles/websites for resources) https://wke.lt/w/s/nc2hk 18. The City Module 5. 19. Choices and Decisions. Visa Canada 2009. 20. Finance in the Classroom - Teacher Printables https://financeintheclassroom.org/teacher/print.shtml 21. Scholastic- Basics in Budget Building https://www.scholastic.com/teachers/sponsored-content/unexpected-math/17-18/basics-in-building-a-budget/
<p>7A - Financial Institutions - Exploration (Core)</p>	<ol style="list-style-type: none"> 1. PracticalMoneySkills.ca (Canada) 2. Saskatchewan Financial Literacy Network https://sfln.ca/ 3. Money Matters - Banking and Saving in Canada https://online.abcmoneymatters.ca/topic/58e26e3b21b7150400606541 4. Citigroup Financial Education Curriculum

	<ol style="list-style-type: none"> 5. Financial Literacy Series Each One Teach One. 01 – Introduction to Banking 6. Video: Accounts and Services Offered by a Credit Union And More https://youtu.be/uoEtk0eXslg 7. Chapter 4 The Banking Services of Financial Institutions – Personal Finance 6th Canadian Edition Kapoor, Dlabay, Hughes, Ahmad & Fortino (McGraw Hill)
7B - Financial Institutions- Personal Application and Function (Core)	<ol style="list-style-type: none"> 1. Money and Monetary Policy in Canada (Module 3) https://moneyandmonetarypolicyincanada.com/learning-modules
8 - Conducting and Monitoring Financial Transactions (Core)	<ol style="list-style-type: none"> 1. Money and Youth (text or online) with module number 8 and 9 2. Financial Literacy Series Each One Teach One. 01 – Introduction to Banking 3. Choices and Decisions. Visa Canada 2009.
9- Cheques (Optional)	
10- Maintaining Financial Records (Optional)	<ol style="list-style-type: none"> 1. Practical Money Skills- Banking Services https://www.incharge.org/wp-content/uploads/2015/07/Student-Guide-Lesson-Six.pdf (Keeping a Running Balance exercise) 2. Credit Counselling Society - Budget Tracker https://www.nomoredebts.org/resources/debt-money-management-calculators/monthly-expense-tracker.html
11- Pre-authorized Debits and Direct Deposits (Optional)	<ol style="list-style-type: none"> 1. Payments Canada - Pre-Authorized Debit https://www.payments.ca/paying-pre-authorized-debit
12- Credible Financial Advice (Core)	<ol style="list-style-type: none"> 1. Video: moneylaughs.com (Do They Have The Right Stuff?) 2. Practical Money Skills - Tools to Build Your Financial Dream http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson20.pdf 3. https://www.csi.ca/student/en_ca/home.xhtml 4. https://www.iiroc.ca/investors/choosinganadvisor/Pages/Advantages-of-Using-an-IIROC-Registered-Advisor.aspx 5. https://www.securities-administrators.ca/uploadedFiles/General/pdfs/Questions_for_Adviser_E.pdf 6. https://fpcanada.ca/students-and-candidates
13 - Non-Employment Sources of Income (Core)	<ol style="list-style-type: none"> 1. TurboTax - Canadian Inheritance Tax https://turbotax.intuit.ca/tips/canada-inheritance-tax-laws-information-463 2. “Canadian Gambling Behaviours and Attitudes: Research Study” - Jason J. Azmier, Director of Gambling Studies, Canada West Foundation 3. 3. Government of Canada - Band Money Management https://www.aadnc-aandc.gc.ca/eng/1428673130728/1428673159469

	<ol style="list-style-type: none"> 4. Video: Government of Canada- How Your Pension Plan Works https://www.tpsgc-pwgsc.gc.ca/remuneration-compensation/services-pension-services/pension/video/1-1-eng.html 5. Government of Canada - Income Assistance https://www.canada.ca/en/employment-social-development/services/benefits/income-assistance.html
<p>14A - Taxes (Core)</p>	<ol style="list-style-type: none"> 1. Money and Youth (text or online) with module number 9 2. Practical Money Skills (USA) - Taxes and Inflation http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson19.pdf 3. First Nations University of Canada - Financial Empowerment (p. 155) https://ourspace.uregina.ca/bitstream/handle/10294/8403/Financial-Empowerment-PDF.pdf?sequence=12&isAllowed=y 4. Government of Canada - Understanding Taxes https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs.html 5. Government of Canada - Teaching Taxes https://www.canada.ca/content/dam/cra-arc/migration/cra-arc/tx/ndvdl/dctrs/pblctns/pdfs/tis18-17e.pdf 6. www.simpletax.ca/2019/start-now 7. www.moneysense.ca 8. www.cpacanada.ca 9. www.taxboard.ca 10. www.taxtips.ca 11. www.turbotax.intuit.ca
<p>14B - Taxes and First Nations (Core)</p>	<ol style="list-style-type: none"> 1. www.canada.ca 2. www.turbotax.intuit.ca 3. www.rcaanc-cirnac.gc.ca 4. www.ictinc.ca 5. www.aadnc-aandc.gc.ca 6. www.mnp.ca (Indigenous-services)
<p>14C - Personal Income Tax (Core)</p>	<ol style="list-style-type: none"> 1. First Nations University of Canada - Financial Empowerment https://ourspace.uregina.ca/bitstream/handle/10294/8403/Financial-Empowerment-PDF.pdf?sequence=12&isAllowed=y 2. Government of Canada - Personal Income Tax https://www.canada.ca/en/services/taxes/income-tax/personal-income-tax.html 3. www.cra.ca 4. www.canada.ca 5. www.simpletax.ca 6. www.cpacanada.ca 7. www.taxboard.ca

	<ol style="list-style-type: none"> 8. www.taxtips.ca 9. www.turbotax.intuit.ca
<p>15A - Earning an Income (Core)</p>	<ol style="list-style-type: none"> 1. myblueprint (look at “Guides”: Budget and Finance) 2. Government of Canada - Youth Job Bank https://www.jobbank.gc.ca/youth 3. PracticalMoneySkills.ca (Canada) 4. Business Development Bank of Canada - Contract employment definition https://www.bdc.ca/en/articles-tools/entrepreneur-toolkit/templates-business-guides/glossary/pages/contract-employment.aspx 5. Accounting Tools - The Difference Between Salary and Wages https://www.accountingtools.com/articles/what-is-the-difference-between-salary-and-wages.html 6. The Balance Careers - Different Types of Commission Pay https://www.thebalancecareers.com/what-is-commission-pay-2061954 7. BDO Canada Debt Solutions - Self-Employment: Is it For You? https://www.bdo.ca/BDO/media/Misc-Documents/Self-Employment-Is-it-for-you.pdf <hr/> <ol style="list-style-type: none"> 8. Sample Pay Stub http://www.canadapaystubs.com/ 9. Government of British Columbia - How to Read Your Pay Stub https://www2.gov.bc.ca/gov/content/careers-myhr/all-employees/pay-benefits/salaries/reading-your-pay-stub (Downloadable PDFs) 10. Business Development Bank of Canada: Self-Employment: Is it for you? (Tax Bulletin): www.bdo.ca/BDO/media/Misc-Documents/Self-Employment-Is-it-for-you.pdf 11. John Smith Pay Stub—Mobile: www.canadapaystubs.com (create your own interactive pay stub) 12. The Balance Careers: Different Types of Commission Pay: www.thebalancecareers.com/what-is-commission-pay-2061954 13. Accounting Tools: The Difference Between Salary and Wages: www.accountingtools.com/articles/what-is-the-difference-between-salary-and-wages.html
<p>15B - Payment for Work B (Core)</p>	<ol style="list-style-type: none"> 1. PracticalMoneySkills.com (USA)
<p>15C - Pay Stub and Deductions (Core)</p>	<ol style="list-style-type: none"> 1. https://www.canada.ca/en/employment-social-development/programs/pension-plan/video/how-works.html 2. Prosper Canada Learning Hub. Module 2: Reading David’s pay stub (quiz) https://learninghub.prospercanada.org/wp-content/uploads/2018/07/Activity_Sheet_2-2_Reading-Davids-pay-stub-quiz.pdf 3. PracticalMoneySkills.com (USA)

	<ol style="list-style-type: none"> 4. Government of Canada - Understanding Your Pay Stub https://www.canada.ca/en/financial-consumer-agency/services/financial-toolkit/income-expenses-budget/income-expenses-budget-2/2.html 5. Money Mentors - Reading a Pay Stub https://moneymentors.ca/wp-content/uploads/Reading-a-Pay-Stub.pdf
16 - Transactions for Goods and Services (Optional)	<ol style="list-style-type: none"> 1. EconEdLink - Why Do We Need Money https://www.econedlink.org/resources/why-do-we-need-money-think-about-ebay/ (Some USA specific content)
17A/B A - Lifestyle and Career A (Core) B - Lifestyle and Career B (Core)	<ol style="list-style-type: none"> 1. Myblueprint (look at "Guides": Budget and Finance) 2. Practical Money Skills - Making Money http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev_3/L3T_eachersGuide2.pdf (middle Years) 3. Practical Money Skills - Finding the Right Career http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson5.pdf (secondary)
18 - Leaves from Work (Optional)	<ol style="list-style-type: none"> 1. Government of Saskatchewan - Employment Standards https://publications.saskatchewan.ca/#/products/88251
19 - Retirement Planning (Optional)	<ol style="list-style-type: none"> 1. How Much Do You Want to Have Saved When You Retire PDF (in resource folder) 2. RRSP: Retire Richer Sooner Plan PDF (in Resources folder) 3. Saskatchewan Financial Literacy Network https://sfln.ca/ 4. Practical Money Skills - Insurance and Estate Planning http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson17.pdf 5. Video: Life Insurance Canada - The Importance of Estate Planning https://www.youtube.com/watch?v=Tki3XKYlj3s
20 - Interest (Core)	<ol style="list-style-type: none"> 1. Money and Monetary Policy in Canada (Module 7) https://moneyandmonetarypolicyincanada.com/learning-modules
21 - Funding Post-Secondary Education and Training (Core)	<ol style="list-style-type: none"> 1. Money Matters Unit 4 PDF (In secondary resource file) 2. Building Futures Network http://buildingfuturesnetwork.com/ 3. myblueprint (look at "Guides": Budget and Finance) 4. PracticalMoneySkills.ca (Canada) 5. Money and Youth (text or online) with module number 10 6. Saskatchewan Scholarships https://saskatchewanscholarships.ca
22A - Types of Credit (Core)	<ol style="list-style-type: none"> 1. Saskatchewan Financial Literacy Network https://sfln.ca/ 2. myblueprint (look at "Guides": Budget and Finance) 3. PracticalMoneySkills.ca (Canada) 4. Money and Youth (text or online) with module number 11 5. Government of Canada - Credit Cards https://www.canada.ca/en/financial-consumer-agency/services/credit-cards.html
22B - Credit Reports and Credit Scores (Core)	<ol style="list-style-type: none"> 1. "Understanding Your Credit Report and Credit Score" PDF & Slides (in Resources folder) 2. Money and Youth (text or online) with module number 12 3. Canadian Bankers Association

	<ol style="list-style-type: none"> Saskatchewan Financial Literacy Network https://sfln.ca/ (Money Basics) Video: moneylaughs.com (Why Pay More) Practical Money Skills - Using Credit Wisely http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson14.pdf Practical Money Skills - Why Credit Matters http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson6.pdf
22C - History of Credit (Optional)	<ol style="list-style-type: none"> Video: moneylaughs.com (Get the Credit You Deserve) PracticalMoneySkills.ca (Canada)
22D - Obtaining and Maintaining Credit (Core)	<ol style="list-style-type: none"> PracticalMoneySkills.ca (Canada) Money and Youth (text or online) with module number 12 Video: moneylaughs.com (Get the Credit You Deserve) Practical Money Skills - Using Credit Wisely http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson14.pdf
22E- Attitudes Towards Credit (Optional)	
23 - Types of Payment Cards (Core)	<ol style="list-style-type: none"> Government of Canada - Credit Cards https://www.canada.ca/en/financial-consumer-agency/services/credit-cards.html Choices and Decisions. Visa Canada 2009. Financial Literacy Series Each One Teach One: Credit Cards and Prepaid Cards. Credit vs Debit Cards (Video) www.youtube.com/watch?v=j2H-IFTGd_w Sample credit card statement (labelled) www.discover.com/credit-cards/resources/how-to-read-a-credit-card-statement/ Mistakes on Credit Card Statements www.nerdwallet.com/blog/credit-cards/fix-credit-statement-mistake/
24 - Contracts (Core)	<ol style="list-style-type: none"> Video: www.moneylaughs.com (Catch it if You Can)
25 - Mortgages (Core)	<ol style="list-style-type: none"> Money and Youth (text or online) with module number 10 How Interest Rates Affect Your Costs PDF (in Resource folder) How Much Down PDF (in Resources file) Video: CMHC Steps & Tools To Buying a Home https://www.youtube.com/watch?v=wVATWnVy2xY Video: CMHC New Real Estate Rules 2016 https://www.youtube.com/watch?v=ZHQcadko3_Y www.canada.ca www.whichmortgage.ca www.cmhc-schi.gc.ca (Canada Mortgage and Housing Corporation)

	<ol style="list-style-type: none"> 9. www.ratehub.ca 10. www.moneysense.ca 11. www.mortgageproscan.ca 12. www.ratesupermarket.ca
26A - Handling Debt Problems A (Core)	<ol style="list-style-type: none"> 1. Practical Money Skills - Avoiding Financial Pitfalls http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson15.pdf 2. Video: Financial Consumer Agency of Canada - Dealing with Debt https://www.youtube.com/watch?v=b22pGQFMQpM
26B - Handling Debt Problems B (Core)	<ol style="list-style-type: none"> 1. Practical Money Skills - Avoiding Financial Pitfalls http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson15.pdf
27 - Cell Phone Plans (Optional)	<ol style="list-style-type: none"> 1. www.moneysmart.gov.au/life-events-and-you/under-25s/mobile-phone-deals-and-plans 2. www.moneylaughs.com (Take the Time)
28A - Buying, Renting and Leasing (Core)	<ol style="list-style-type: none"> 1. Practical Money Skills - Buying a Car https://www.practicalmoneyskills.com/learn/life_events/buying_a_car/buying_a_car
28B - Vehicles: Leasing vs. Buying (Core)	<ol style="list-style-type: none"> 1. PracticalMoneySkills.ca (Canada) 2. Money and Youth (text or online) with module number 10 3. http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson3.pdf
28C - Housing: Renting (Core)	<ol style="list-style-type: none"> 1. PracticalMoneySkills.ca (Canada) 2. Money and Youth (text or online) with module number 10 3. Saskatchewan Financial Literacy Network https://sfln.ca/ 4. Practical Money Skills - Money and Roommates http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson8.pdf
28D - Housing: Purchasing a Home (Optional)	<ol style="list-style-type: none"> 1. CMHC Homebuying Guide (in Resources folder) 2. PracticalMoneySkills.ca (Canada) 3. Money and Youth (text or online) with module number 10 4. Saskatchewan Financial Literacy Network https://sfln.ca/ 5. Hidden Costs When Buying a Home PDF (in Resources folder) 6. House Poor PDF (in Resources folder) 7. How Much Home Can You Afford? PD (in Resources folder)
29A - Saving (Core)	<ol style="list-style-type: none"> 1. BizKids - Saving and Investing For Your Future http://bizkids.com/lesson/lesson-118 (lesson plan, video, work sheets, family activity)
29B - Saving and Interest (Core)	<ol style="list-style-type: none"> 1. Money and Youth (text or online) with module number 13 2. PracticalMoneySkills.ca (Canada) 3. Practical Money Skills - Understanding Interest and Investments http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson18.pdf 4. The Lost Art of Saving PDF (in Resources folder)

29C - Criteria to Consider when Investing (Optional)	<ol style="list-style-type: none"> 1. Video: moneylaughs.com (Do They Have the Right Stuff) 2. Practical Money Skills - An Overview of Investing http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson21.pdf 3. Video: moneylaughs.com (If It Sounds Too Good to Be True)
29D - Stock Markets and Investment Options (Optional)	<ol style="list-style-type: none"> 1. Canadian Bankers Association 2. Practical Money Skills - An Overview of Investing http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson21.pdf 3. Wealthsimple - What Are Securities (Stocks vs Bonds) https://www.wealthsimple.com/en-ca/learn/what-are-securities 4. Video: Financial Consumer Agency - How to Choose Investments https://www.canada.ca/en/financial-consumer-agency/services/financial-toolkit/investing/investing-3/8.html 5. Video: Financial Consumer Agency - Investing With Registered Savings Plans https://www.canada.ca/en/financial-consumer-agency/services/financial-toolkit/investing/investing-3/6.html
29E - Investment Vehicles (Core)	<ol style="list-style-type: none"> 1. Saskatchewan Financial Literacy Network https://sfln.ca/
29F- Ethical and Socially Responsible Investing (Optional)	
29G - Investment Portfolio (Core)	<ol style="list-style-type: none"> 1. Saskatchewan Financial Literacy Network https://sfln.ca/ 2. Wealthsimple - What Are Securities (Stocks vs Bonds) https://www.wealthsimple.com/en-ca/learn/what-are-securities
30A - Insurance: Principles of Insurance (Core)	<ol style="list-style-type: none"> 1. Money and Youth (text or online) with module number 14
30B - Insurance: Application of Insurance Policies (Core)	
31A - Charitable Giving (Core)	<ol style="list-style-type: none"> 1. Boomer & Echo - Charitable Giving in Canada https://boomerandecho.com/charitable-giving/ 2. Practical Money Skills - Understanding Charitable Giving http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson22.pdf 3. Government of Canada - Making a Donation https://www.canada.ca/en/revenue-agency/services/charities-giving/giving-charity-information-donors/making-a-donation.html 4. www.moneysense.ca 5. www.canada.ca 6. www.sunlife.ca 7. www.charitycan.ca 8. www.charityintelligence.ca

	<p>9. www.canadahelps.org</p> <p>10. www.macleans.ca</p>
31B - Investing in Registered Charities, Non-Profit Organizations and Worthy Causes (Optional)	<p>1. Boomer & Echo - Charitable Giving in Canada https://boomerandecho.com/charitable-giving/</p>
31C - Charitable Funding Projects (Optional)	<p>1. BizKids - Fundraising Can Be Fun http://bizkids.com/wp/wp-content/uploads/Biz Kids Lesson 510.pdf</p>
32 - Micro-Economics (Optional)	<p>1. Investopedia - Introduction to Microeconomics https://www.investopedia.com/terms/m/microeconomics.asp</p>
33 - Macro-Economics (Optional)	<p>1. Investopedia - Introduction to Macroeconomics https://www.investopedia.com/terms/m/macroeconomics.asp</p>
34 - Frauds, Phishing and Scams (Core)	<p>1. PracticalMoneySkills.ca (Canada)</p> <p>2. Money and Youth (text or online) with module number 2</p> <p>3. Video: moneylaughs.com (Buying Online: Be Safe, Be Wise)</p> <p>4. Video: moneylaughs.com (Scam Alert)</p> <p>5. Practical Money Skills - Protecting Your Identity http://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson7.pdf</p> <p>6. Government of Canada - Identity Theft and Identity Fraud https://www.antifraudcentre-centreantifraude.ca/scams-fraudes/identity-identite-eng.htm</p> <p>7. Cyber Security-Government of Canada: www.canada.ca/en/services/defence/cybersecurity.html</p> <p>8. Media Smarts - Cyber Security https://mediasmarts.ca/digital-media-literacy/digital-issues/cyber-security</p> <p>9. Government of Canada - The Little Black Book of Scams, 2nd Edition / 1st Edition / Government of Canada Competition Bureau</p> <p>10. Video: Financial Consumer Agency - Protect Yourself from Financial Fraud: https://www.canada.ca/en/financial-consumer-agency/services/financial-basics/financial-basics-videos/financial-basics-video-fraud.html</p> <p>11. Competition Bureau Anti-Fraud Videos http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03809.html</p> <p>12. Video: Lottery, Sweepstakes & Contest Scams http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04222.html</p>

	<p>13. Video: Pyramid Schemes http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04221.html</p> <p>14. Video: Money Transfer Request Scams http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04220.html</p> <p>15. Video: Internet Scams http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04225.html</p> <p>16. Video: Mobile Phone Scams http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04226.html</p> <p>17. Video: Health and Medical Scams http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04219.html</p> <p>18. Video: Emergency Scams http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04218.html</p> <p>19. Video: Dating and Romance Scams http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04217.html</p> <p>20. Video: Charity Scams http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04216.html</p> <p>21. Video: Job & Employment Scams http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04224.html</p> <p>22. Video: Service Scams http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04215.html</p>
<p>35 - Foreign Exchange (Optional)</p>	<p>1. XE Currency Converter https://www.xe.com/currencyconverter/ 2. Video: Introduction to Currency Valuation https://www.youtube.com/watch?v=Z5jx27LioSw</p>
<p>36 - Career Opportunities in the Financial Industry (Core)</p>	<p>1. myblueprint.ca 2. www.getsmarteraboutmoney.ca 3. www.randstad.ca 4. www.talentegg.ca 5. www.canadianbusiness.com 6. www.efinancialcareers-canada.com 7. www.workopolis.com 8. www.utm.utoronto.ca 9. www.csi.ca</p>

	10. www.roberthalf.ca 11. www.nrcan.gc.ca
80 A/B Work Study Preparation (Optional)	
81 A/B Work Study Placement - (Optional)	
82 A/B Work Study Follow-up (Optional)	
99A/B Extended Study - (Optional)	