

# 2020 Saskatchewan Curriculum

## Financial Literacy 20, 30

This is a modified version of the Government of Saskatchewan curriculum document in order to show which *SaskMoney* modules are available to teachers planning secondary Financial Literacy courses.

**Green Highlight-** indicates module is available on *SaskMoney.ca*

**Yellow Highlight-** indicates module is available on *SaskMoney.ca* AND it is also a module suggested for middle years (see end of document; therefore, students may have met outcome in a prior middle years class.

Modifications were made by the *Saskatoon Industry Education Council* for the *SaskMoney* program. Visit the *Government of Saskatchewan's* curriculum site for the complete curriculum document.

## Course Configurations – Core and Suggested Optional Modules

Module Code	Module (Core or Optional)	Level	Suggested Time (hrs)	Prerequisite Module(s)
	<b>Financial Literacy 20</b>			
FINL1	<b>Module 1: Why Money Matters (Core)</b> Explore the purposes of money.	Introductory	2-4	None
FINL2	<b>Module 2: The Decision-Making Process (Core)</b> Apply decision-making strategies to various personal and community financial scenarios.	Introductory	3-5	None
FINL3	<b>Module 3: Goal Setting (Core)</b> Develop personal goals using a variety of goal-setting models or approaches.	Introductory	2-3	None
FINL4	<b>Module 4: Information Security (Core)</b> Investigate methods for handling and storing personal and financial information securely.	Introductory	3-5	None
FINL5	<b>Module 5: Net Worth (Core)</b> Apply the concept of net worth to various scenarios.	Intermediate	3-5	None
FINL6A	<b>Module 6A: Budgeting - Budgeting Fundamentals (Core)</b> Examine the principles of budgeting.	Introductory	3-5	2
FINL6B	<b>Module 6B: Budgeting - Designing and Analyzing Spending Plans (Optional)</b> Develop and analyze monthly and annual spending plans based on income and expense tracking.	Intermediate	3-5	6A
FINL7A	<b>Module 7A: Financial Institutions - Exploration (Core)</b> Examine basic services typically provided by financial institutions for accessing and managing personal finances.	Introductory	2-6	None
FINL8	<b>Module 8: Conducting and Monitoring Financial Transactions (Core)</b> Explore documents and processes used to conduct and monitor common financial transactions.	Introductory	2-3	7A
FINL9	<b>Module 9: Cheques (Optional)</b> Explore the attributes of and uses of cheques.	Intermediate	2-3	7A

FINL10	<b>Module 10: Maintaining Financial Records (Optional)</b> Maintain accurate financial records.	Intermediate	4-8	8
FINL11	<b>Module 11: Pre-authorized Debits and Direct Deposits (Optional)</b> Examine the use of pre-authorized payments and direct deposits.	Intermediate	3-5	8
FINL14A	<b>Module 14A: Taxes (Core)</b> Investigate taxes paid by individuals in Saskatchewan.	Introductory	5-8	None
FINL15A	<b>Module 15A: Earning an Income (Core)</b> Research different ways to earn an income.	Introductory	1-2	None
FINL15B	<b>Module 15B: Payment for Work (Core)</b> Assess the financial, ethical and legal implications associated with different methods of paying for work.	Intermediate	6-10	15A
FINL15C	<b>Module 15C: Pay Stub and Deductions (Core)</b> Examine the components of a pay stub.	Intermediate	2-4	14A
FINL16	<b>Module 16: Transactions for Goods and Services (Optional)</b> Analyze how transactions for goods and services occur.	Intermediate	4-6	None
FINL17A	<b>Module 17A: Lifestyle and Career A (Optional)</b> Explore career options to support one's desired lifestyle goals.	Introductory	2-3	None
FINL20	<b>Module 20: Interest (Core)</b> Examine the concept of interest.	Introductory	3-5	None
FINL22A	<b>Module 22A: Types of Credit (Core)</b> Investigate various types of credit and credit products available to individuals.	Introductory	7-10	4, 5, 20
FINL22B	<b>Module 22B: Credit Reports and Credit Scores (Core)</b> Investigate factors that influence one's credit file.	Intermediate	7-10	22A
FINL22D	<b>Module 22D: Obtaining and Maintaining Credit (Core)</b> Explore the process of obtaining credit including the role of down payments and credit calculations.	Intermediate	7-10	22A

FINL22E	<b>Module 22E: Attitudes Towards Credit (Optional)</b> Explore how various perspectives affect an individual's attitudes towards credit.	Introductory	5-8	None
FINL23	<b>Module 23: Types of Payment Cards (Optional)</b> Investigate different types of payment cards.	Introductory	2-4	4
FINL24	<b>Module 24: Contracts (Core)</b> Examine the components and legalities of financial contracts.	Intermediate	3-5	4
FINL26A	<b>Module 26A: Handling Debt Problems A (Core)</b> Analyze the use and potential overuse of credit by individuals.	Intermediate	4-7	22D, 22E
FINL27	<b>Module 27: Cell Phone Plans (Optional)</b> Examine various cell phone plans.	Introductory	1-3	None
FINL28A	<b>Module 28A: Buying, Renting and Leasing (Core)</b> Differentiate between buying, renting, and leasing.	Intermediate	3-5	24
FINL29A	<b>Module 29A: Saving (Core)</b> Examine the principles of saving money.	Introductory	1-3	None
FINL29B	<b>Module 29B: Saving and Investing (Core)</b> Differentiate between saving and investing.	Introductory	1-2	20, 29A
FINL29C	<b>Module 29C: Criteria to Consider when Investing (Optional)</b> Explore investment criteria.	Intermediate	1-2	29B
FINL29D	<b>Module 29D: Stock Markets and Investment Options (Optional)</b> Investigate stock markets and investment options.	Intermediate	5-10	4, 29B
FINL30A	<b>Module 30A: Insurance - Principles of Insurance (Optional)</b> Explore the importance of protection against potential financial loss.	Introductory	2-3	4
FINL31A	<b>Module 31A: Charitable Giving (Optional)</b> Explore giving to registered charities, non-profit organizations and worthy causes as part of one's financial plan.	Introductory	3-5	None
FINL31B	<b>Module 31B: Investing in Registered Charities, Non-Profit Organizations and Worthy Causes (Optional)</b> Examine the work of registered charities, non-profit organizations and worthy causes.	Intermediate	2-5	32A

FINL34	<b>Module 34: Frauds, Phishing and Scams (Core)</b> Explore the financial risks associated with frauds, phishing and scams.	Introductory	3-5	4
FINL36	<b>Module 36: Career Opportunities in the Financial Industry (Core)</b> Investigate career opportunities in the financial industry in Saskatchewan and Canada.	Introductory	3-5	None
FINL80A	<b>Module 80A: Work Study Preparation (Optional)</b> Prepare for the work placement.	Intermediate	3-5	None
FINL81A	<b>Module 81A: Work Study Placement (Optional)</b> Participate in a work placement experience.	Intermediate	25-50	81A
FINL82A	<b>Module 82A: Work Study Follow-up (Optional)</b> Relate one's work placement experience to personal and career goals.	Intermediate	2-4	82A
FINL99A	<b>Module 99A: Extended Study (Optional)</b>	Introductory Intermediate Advanced	10-25	None
	<b>MINIMUM</b>		<b>100</b>	

Module Code	Module (Core or Optional)	Level	Suggested Time (hrs)	Prerequisite Modules(s)
	<b>Financial Literacy 30</b>			
FINL6C	<b>Module 6C: Budgeting - Applying Personal Spending Plans (Optional)</b> Create and evaluate a fictional or confidential personal spending plan.	Advanced	5-7	5, 6B
FINL7B	<b>Module 7B: Financial Institutions B - Personal Application and Function (Core)</b> Assess factors that influence the selection of a financial institution.	Advanced	5-8	7A
FINL12	<b>Module 12: Credible Financial Advice (Core)</b> Assess how to find credible sources of financial advice.	Advanced	3-5	7B
FINL13	<b>Module 13: Non-Employment Sources of Income (Optional)</b> Examine non-employment sources of income.	Intermediate	3-5	None
FINL14B	<b>Module 14B: Taxes and First Nations (Core)</b> Examine the relationship between taxation and First Nations people in Saskatchewan and Canada.	Intermediate	2-3	14A
FINL14C	<b>Module 14C: Personal Income Tax (Core)</b> Investigate personal income tax.	Intermediate	5-10	14B
FINL17B	<b>Module 17B: Lifestyle and Career B (Optional)</b> Evaluate the viability of one's chosen career to support one's desired future lifestyle.	Intermediate	3-5	17A
FINL18	<b>Module 18: Leaves from Work (Optional)</b> Investigate leaves from work in Saskatchewan and their potential impact on finances.	Advanced	3-5	None
FINL19	<b>Module 19: Retirement Planning (Optional)</b> Assess the value of retirement planning as part of a personal financial plan.	Intermediate	5-7	6B, 14C
FINL21	<b>Module 21: Funding Post-secondary Education and Training (Core)</b> Explore options for funding post-secondary education and training.	Intermediate	5-7	6A
FINL22C	<b>Module 22C: History of Credit (Optional)</b> Analyze the history of credit.	Advanced	7-10	22A

FINL25	<b>Module 25: Mortgages (Optional)</b> Investigate the process of negotiating and obtaining a mortgage.	Advanced	8-10	22D, 24
FINL26B	<b>Module 26B: Handling Debt Problems B (Core)</b> Examine the processes of and alternatives to personal bankruptcy in Saskatchewan.	Advanced	3-5	26A
FINL28B	<b>Module 28B: Vehicles - Leasing vs. Buying (Core)</b> Investigate the processes for buying and leasing a vehicle.	Advanced	5-7	28A
FINL28C	<b>Module 28C: Housing - Renting (Core)</b> Assess factors involved in renting a home.	Intermediate	3-4	28A
FINL28D	<b>Module 28D: Housing - Purchasing a Home (Optional)</b> Assess factors involved in purchasing a home.	Advanced	3-5	28A
FINL29E	<b>Module 29E: Investment Vehicles (Optional)</b> Compare various investment vehicles.	Intermediate	2-4	29D
FINL29F	<b>Module 29F: Ethical and Socially Responsible Investing (Optional)</b> Research ethical and social responsible investment opportunities.	Advanced	2-3	29D
FINL29G	<b>Module 29G: Investment Portfolio (Optional)</b> Construct an investment portfolio that includes short-, medium- and long-term investment goals.	Advanced	10-15	5, 29E
FINL30B	<b>Module 30B: Insurance - Application of Insurance Policies (Optional)</b> Examine the processes for purchasing insurance policies and for filing insurance claims.	Advanced	2-3	31A
FINL31C	<b>Module 31C: Charitable Fundraising Project (Optional)</b> Collaborate to plan and implement a fundraising project in one's community or school.	Advanced	10-15	32B
FINL32	<b>Module 32: Micro-Economics (Optional)</b> Explore economic factors that impact personal financial decisions.	Advanced	3-5	None
FINL33	<b>Module 33: Macro-Economics (Optional)</b> Examine the impact of investing on the local, provincial and national economies.	Advanced	2-4	None
FINL35	<b>Module 35: Foreign Exchange (Optional)</b> Investigate foreign exchange.	Advanced	3-5	None

FINL80B	<b>Module 80B: Work Study Preparation (Optional)</b> Prepare for the work placement.	Advanced	3-5	None
FINL81B	<b>Module 81B: Work Study Placement (Optional)</b> Participate in a work placement experience.	Advanced	25-50	80B
FINL82B	<b>Module 82B: Work Study Follow-up (Optional)</b> Relate one's work placement experience to personal and career goals.	Advanced	2-4	81B
FINL99B	<b>Module 99B: Extended Study (Optional)</b>	Introductory Intermediate Advanced	10-25	None
	<b>MINIMUM</b>		<b>100</b>	



## Suggested Modules for Middle Level PAA Survey Courses

Module Code	Module	Level	Suggested Time (hrs)	Prerequisite Module(s)
FINL1	<b>Module 1: Why Money Matters</b> Explore the purposes of money.	Introductory	2-4	None
FINL2	<b>Module 2: The Decision-Making Process</b> Apply decision-making strategies to various personal and community financial scenarios.	Introductory	3-5	None
FINL3	<b>Module 3: Goal Setting</b> Develop personal goals using a variety of goal-setting models or approaches.	Introductory	2-3	None
FINL4	<b>Module 4: Information Security</b> Investigate methods for handling and storing personal and financial information securely.	Introductory	3-5	None
FINL6A	<b>Module 6A: Budgeting - Budgeting Fundamentals</b> Examine the principles of budgeting.	Introductory	3-5	2
FINL7A	<b>Module 7A: Financial Institutions - Exploration</b> Examine basic services typically provided by financial institutions for accessing and managing personal finances.	Introductory	2-6	None
FINL8	<b>Module 8: Conducting and Monitoring Financial Transactions</b> Explore documents and processes used to conduct and monitor common financial transactions.	Introductory	2-3	7A
FINL15A	<b>Module 15A: Earning an Income</b> Research different ways to earn an income.	Introductory	1-2	None
FINL17A	<b>Module 17A: Lifestyle and Career A</b> Explore career options to support one's desired lifestyle goals.	Introductory	2-3	None
FINL23	<b>Module 23: Types of Payment Cards</b> Investigate different types of payment cards.	Introductory	2-4	4
FINL27	<b>Module 27: Cell Phone Plans</b> Examine various cell phone plans.	Introductory	1-3	None
FINL29A	<b>Module 29A: Saving</b> Examine the principles of saving money.	Introductory	1-3	None

FINL34	<b>Module 34: Frauds, Phishing and Scams</b> Explore the financial risks associated with frauds, phishing and scams.	Introductory	3-5	4
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