

# 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

<b>Financial Literacy 20</b>				
<b>Module Code</b>	<b>Module (Core or Optional)</b>	<b>Level</b>	<b>Suggested Time (hrs)</b>	<b>Prerequisite Modules</b>
<b>FINL1</b>	<b>Module 1: Why Money Matters (Core)</b> Explore the purposes of money.	Introductory	2-4	None
<b>FINL2</b>	<b>Module 2: The Decision-Making Process (Core)</b> Apply decision-making strategies to various personal and community financial scenarios.	Introductory	3-5	None
<b>FINL3</b>	<b>Module 3: Goal Setting (Core)</b> Develop personal goals using a variety of goal-setting models or approaches.	Introductory	2-3	None
<b>FINL4</b>	<b>Module 4: Information Security (Core)</b> Investigate methods for handling and storing personal and financial information securely.	Introductory	3-5	None
<b>FINL5</b>	<b>Module 5: Net Worth (Core)</b> Apply the concept of net worth to various scenarios.	Intermediate	3-5	None
<b>FINL6A</b>	<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
<b>FINL7A</b>	<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
<b>FINL8</b>	<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	Intermediate	6-10	15A
FINL15C	<b>Module 15C: Pay Stub and Deductions (Core)</b> Examine the components of a pay stub.	Intermediate	2-4	15A
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

<b>FINL23</b>	<b>Module 23: Types of Payment Cards (Optional)</b> Investigate different types of payment cards.	Introductory	2-4	4
<b>FINL24</b>	<b>Module 24: Contracts (Core)</b> Examine the components and legalities of financial contracts.	Intermediate	3-5	4
<b>FINL26A</b>	<b>Module 26A: Handling Debt Problems A (Core)</b> Analyze the use and potential overuse of credit by individuals.	Intermediate	4-7	22D, 22E
<b>FINL27</b>	<b>Module 27: Cell Phone Plans (Optional)</b> Examine various cell phone plans.	Introductory	1-3	None
<b>FINL28A</b>	<b>Module 28A: Buying, Renting and Leasing (Core)</b> Differentiate between buying, renting, and leasing.	Intermediate	3-5	24
<b>FINL29A</b>	<b>Module 29A: Saving (Core)</b> Examine the principles of saving money.	Introductory	1-3	None
<b>FINL29B</b>	<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
<b>FINL30A</b>	<b>Module 30A: Insurance - Principles of Insurance (Optional)</b> Explore the importance of protection against potential financial loss.	Introductory	2-3	4
<b>FINL31A</b>	<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
<b>FINL31B</b>	<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	31A
<b>FINL34</b>	<b>Module 34: Frauds, Phishing and Scams (Core)</b> Explore the financial risks associated with frauds, phishing and scams.	Introductory	3-5	4

<b>FINL36</b>	<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	80A
FINL82A	<b>Module 82A: Work Study Follow-up (Optional)</b> Relate one's work placement experience to personal and career goals.	Intermediate	2-4	81A
FINL99A	<b>Module 99A: Extended Study (Optional)</b>	Introductory Intermediate Advanced	10-25	
	<b>MINIMUM</b>		<b>100</b>	

**Financial Literacy 30**

Module Code	Module (Core or Optional)	Level	Suggested Time (hrs)	Prerequisite Modules
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
<b>FINL7B</b>	<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
<b>FINL12</b>	<b>Module 12: Credible Financial Advice (Core)</b> Assess how to find credible sources of financial advice.	Advanced	3-5	7B
<b>FINL13</b>	<b>Module 13: Non-Employment Sources of Income (Optional)</b> Examine non-employment sources of income.	Intermediate	3-5	None
<b>FINL14B</b>	<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
<b>FINL14C</b>	<b>Module 14C: Personal Income Tax (Core)</b> Investigate personal income tax.	Intermediate	5-10	14B
<b>FINL17B</b>	<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
<b>FINL21</b>	<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

<b>FINL25</b>	<b>Module 25: Mortgages (Optional)</b> Investigate the process of negotiating and obtaining a mortgage.	Advanced	8-10	22D, 24
<b>FINL26B</b>	<b>Module 26B: Handling Debt Problems B (Core)</b> Examine the processes of and alternatives to personal bankruptcy in Saskatchewan.	Advanced	3-5	26A
<b>FINL28B</b>	<b>Module 28B: Vehicles - Leasing vs. Buying (Core)</b> Investigate the processes for buying and leasing a vehicle.	Advanced	5-7	28A
<b>FINL28C</b>	<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
<b>FINL29E</b>	<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
<b>FINL29G</b>	<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
<b>FINL30B</b>	<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	30A
<b>FINL31C</b>	<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	31B
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	
	<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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### **Suggested Modules for Secondary PAA Survey Courses**

Meeting students' needs and interests should be the primary goal in selecting modules to configure a secondary practical and applied arts survey course. The approach (i.e., horizontal, random or vertical) used will inform the selection of modules within each secondary PAA survey course configuration. Refer to the guidelines for secondary practical and applied arts survey courses in the *Practical and Applied Arts Handbook* for additional information.