



FINANCIAL LITERACY 10.10

FINANCES & FUTURE ASPIRATIONS

Choose from the Suggested Resources below for ideas for formative activities to help your students meet the outcome for this module. Suggested Activities are provided for formative and summative assessment options.

OUTCOME

Develop a plan for future aspirations including finances, education, career, family and wellness goals and their interconnectedness.

Note: This outcome is perfect for an inquiry-based project, guided by their teacher. Students can be asked to begin the semester with the end in mind where their teacher outlines a final project based on this outcome that they will assemble at semester's end so they understand where their learning is heading throughout the course.


INDICATORS

- Define the term 'lifestyle'.
- Reflect on one's current lifestyle including needs and wants.
- Analyze lifestyle expectations and achievable lifestyle goals according to income.
- Explore how various perspectives (e.g., cultural, religious, community) affect one's lifestyle.
- Investigate the earning potential of several career options of personal interest.
- Explore educational pathways and potential costs associated with a variety of career choices including self-employment.
- Discuss ways to align the earning potential of one's chosen career with the costs associated with one's desired future lifestyle (e.g., increase income, reduce expenses).
- Discuss concepts related to long-term planning, including retirement (e.g., life insurance, wills, pensions).
- Describe personal goals surrounding family, social, health, physical, emotional, spiritual, environmental and recreational dimensions.
- Demonstrate how finances, education, career, family and wellness goals are interconnected.
- Design and share a plan to meet future aspirations and goals.

SUGGESTED RESOURCES



- Below this Teacher's Guide on SaskMoney.ca**, access the **Sample Unit Outline** to gather ideas and resources to structure an inquiry-based project. Sample Rubrics are included.
- Many young people benefit from considering their future lifestyle and choosing a career path that will support their goals. *Career Paths and Your Lifestyle* from **ALIS** provides an introduction to this topic: <https://alis.alberta.ca/look-for-work/career-paths-and-your-lifestyle/>
- Cal Newport** provides questions to guide students in visioning their future lifestyle:
 - How much control do I have over my schedule?
 - What's the intensity level of my job?
 - What's the importance of what I do?
 - What's the prestige level?
 - Where do I live?
 - What's my social life like?
 - What's my work life balance?
 - What's my family like?
 - How do other people think of me?
 - What am I known for?

FINANCIAL LITERACY 10.10 *CONTINUED*

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4. **Career Talks** is a page on *Contact360.ca* featuring multiple interviews with Saskatchewan-based professionals. Students could choose multiple interviews to watch from one or more different sectors. For example, students could be challenged to choose one or two job titles that they are interested in and one or two more that they don't know much about. A Viewing Guide is available on the page to guide student learning: <https://contact360.ca/resources/career-talks/>

Follow up with research on wages and post-secondary pathways using the SIEC's **Spotlight on Careers** resources, **Relevance** Job Chart, **myBlueprint**, or other Canadian tools.

5. **Relevance Magazine:**
- Use **Relevance Magazine** to help students discover unique career paths in the province: <https://contact360.ca/relevance/>
 - The *Relevance* **Job Chart** shows students an array of occupations along with post-secondary, wage, and job prospect info: <https://contact360.ca/job-charts/>
 - A discussion guide that can be tailored to suit your class is also available

6. Students can discover Canadian occupations along with post-secondary pathways and wages using **myBlueprint**: <https://core.myblueprint.ca/V5/Work/Occupation>
7. The **Government of Canada's Job Bank** contains many useful articles and quizzes: <https://www.jobbank.gc.ca/career-planning/quizzes>
8. Students can explore basics of long-term planning and how this can affect their savings and spending goals:
- **Get Smarter About Money's** *Financial Steps for Getting Ready for Retirement*: <https://www.getsmarteraboutmoney.ca/learning-path/retirement/financial-steps-for-getting-ready-for-retirement/>
 - **Indigenous Services Canada** *Why it's important to have a will*: <https://www.sac-isc.gc.ca/eng/1100100032530/1581868983148>
 - **FCAC** *Life insurance*: <https://www.canada.ca/en/financial-consumer-agency/services/insurance/life.html>
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PROJECT OPTIONS

A summative inquiry-based project will be a relevant way to demonstrate learning for this outcome and for the entire course! Students do not have to be limited to one type of product; they may choose to create:

- **Vision boards** (digital or hardcopy).
- **Portfolios** (digital or hardcopy) featuring work from throughout the semester.
- A **video-based** project outlining their future aspirations and all topics contained in this outcome.
- **Past-Present-Future**: Students can compile evidence of their learning from the semester that fits into each category while considering how their learning will impact their current and future goals. Posters, portfolios, slideshows, and other creative formats can be used to organize and showcase learning.

NOTES:

- Ensure that safety is taken with personal information being shared in digital and hardcopy products.
- Reflection can be a powerful component of any project. Ensure that students tie their learning to how specific content in the course impacts them.

*Access ideas and rubrics in the 10.10 **Sample Unit Plan** found by scrolling below this Teacher's Guide on SaskMoney.ca.

For updated curriculum information, please visit the Government of Saskatchewan curriculum website.