

# TEACHER'S RESOURCE GUIDE

## EDUCATION UNIT ON FINANCIAL CONCEPTS

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### What is this resource guide?

- A helpful tool developed by the Canadian Securities Administrators (CSA) which accompanies an educational program and on-line contest that teaches Canadian youth 15 to 21 years of age the important basics of budgeting, saving, and investing.
- An outline of the subject matter and learning objectives of the educational program and on-line contest ([www.financialfitnesschallenge.ca](http://www.financialfitnesschallenge.ca)).
- A “suggestions” source for classroom activities.
- A source for additional resource information.

### Why use this in your classroom?

- It's a fun and interactive way of engaging your students in what could otherwise be challenging concepts to teach.
- Several concepts found in provincial/territorial curriculum will be addressed and covered in the program material.

### Student module

Talk to your students to find out what they know about financial concepts! The Student Module provides classroom activities that get students thinking about:

- How to BUDGET
- How to SAVE
- How to INVEST

What do students do with their money? Use the Student Module to find out! Available at [www.FinancialFitnessChallenge.ca](http://www.FinancialFitnessChallenge.ca)

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### Learning Objectives

Upon completion of the student module and participation in the on-line contest, a student will have:

- Applied inquiry and problem solving approaches in finances, particularly budgeting, saving, and investing money. Students will have drawn examples of their own money spending and saving habits to reach solutions on how to budget, save, and invest effectively.
- Discussed their current knowledge of their financial I.Q. and made suggestions on how to improve their current financial habits. Students will have identified and defended problem-solving strategies and solutions to achieve good financial health.
- Understood the importance of good financial health. Students will be able to describe and quantify the ways good financial health can provide stability, security, and help to make their dreams come true.
- Researched on-line information regarding financial concepts and term

### Concepts covered in the challenge

- Compound Interest
- Risk, return, reward
- Types of investment products
- Saving techniques (“pay yourself first”, cutting back on spending, automatic plans, making spending lists, etc.)
- Choosing a Financial Advisor
- Difference between Saving and Investing
- Budgeting
- Investment scams
- Taxes
- Credit / Debt
- Securities Regulations
- Investment terminology
- Stock Exchanges
- Difference between Investing and Speculation

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### How to use this program in your classroom

- As an individual project
- As a group project
- As a classroom project
- As a research project
- As a method for Cooperative group learning
- TAKE THE CHALLENGE: go to [www.FinancialFitnessChallenge.ca](http://www.FinancialFitnessChallenge.ca)

### Student classroom activities

1. Student Module and Worksheets – a PowerPoint presentation with five accompanying worksheets that can be downloaded from the Teacher's Web Site ([www.financialfitnesschallenge.ca/teachers](http://www.financialfitnesschallenge.ca/teachers)) and carried out as an in-class activity.

Worksheet 1 – Money

Worksheet 2 – Budgeting

Worksheet 3 – Saving

Worksheet 4 – Investing

Worksheet 5 – Final Budget

2. HOT STORIES on Insider Trading and Securities Fraud – student research and presentation:
  - a) Students are given famous “headlines” about current stories that involve Insider Trading or Securities Fraud.
  - b) Students can be placed in small groups for research and gathering of all the information they can find on their “headline” (newspapers, internet, magazines, etc.).
  - c) Students prepare an in-class presentation on their “headline”, explaining the people involved, the actions they took, the crime committed, and the consequence of their actions.
  - d) Students prepare questions for other students regarding the “headline” they researched and presented for a Q & A session following each group presentation.

Suggested Headlines:

-Martha Stewart (Insider Trading)

-Nortel (Securities Fraud)

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3. Letters – students write down questions about finances that require further explanation and/or advice. Their questions can be about budgeting, saving, investing, etc. For example:

Dear FinancialFitnessChallenge,

*I would like to buy an MP3 player that costs \$200, but I only make \$50 a week, which I need to spend on lunch and other daily expenses. My parents tell me I have to find a way to “stretch” my allowance to be able to afford the MP3 player. Do you have any advice for me?*

- a) Teachers can pull questions out of a box and read them out to the class. As a class, students offer suggestions and/or solutions.
  - b) Teachers can place students into small groups. In their groups, students talk about suggestions and/or solutions to the question(s) read to the class. Each group can present their suggestions and/or solutions to the entire class.
4. Mysteries of the Finance World Revealed! – Teachers and Students can create their own research topics – pick a finance subject that students want to know more about.
- a) Teachers can place students into small groups and assign a research topic to each group to carry out further research.
  - b) Students use newspapers, magazines, the internet, etc. to collect information on their research topic.
  - c) Students prepare “hand-outs” on their research topic to give to other students. The “hand-outs” can contain terms and definitions related to their research topic.
  - d) Each group conducts an in-class presentation on the assigned research topic.
  - e) Students ask questions following each group presentation. Suggested research topics:
    - ‘Risk vs. Return’ Investment Options – Which one is for you?
    - Financial Advisors – What you can learn from one!
    - The Stock Market – How does it work?
    - Beware of Investment Scams!
    - What can a financial institution do for you and your money?

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### At the end of the unit

Have a discussion with your students to find out what they have learned about the importance of good financial health.

- How will YOU budget?
- How will YOU save?
- How will YOU invest?
- *What will you do with YOUR money?*

### Additional resources

[www.tse.com](http://www.tse.com) (EN/FR)

[www.nyse.com](http://www.nyse.com) (EN)

[www.yourmoney.cba.ca](http://www.yourmoney.cba.ca) (EN/FR)

[www.securities-administrators.ca](http://www.securities-administrators.ca) (EN/FR)

[www.themint.org](http://www.themint.org) (EN)

[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca) (EN/FR)

[www.financingcp.org](http://www.financingcp.org) (EN)

[www.investorwords.com](http://www.investorwords.com) (EN)

[www.cba.ca](http://www.cba.ca) (EN/FR)

[www.strategis.gc.ca](http://www.strategis.gc.ca) (EN/FR)

[www.tsx-group.ca](http://www.tsx-group.ca) (EN/FR)

[www.ca.finance.yahoo.com](http://www.ca.finance.yahoo.com) (EN)

[www.wise-averties.ca](http://www.wise-averties.ca) (EN/FR)

[www.webfin.com](http://www.webfin.com) (FR)

[www.cote100.com](http://www.cote100.com) (FR)

[www.bnc.ca](http://www.bnc.ca) (FR)

[www.cf.yahoo.com](http://www.cf.yahoo.com) (FR)

[www.makeitcountonline.ca](http://www.makeitcountonline.ca) (EN/FR)

#### **Alberta Securities Commission**

[www.albertasecurities.com](http://www.albertasecurities.com)

#### **Autorité des marchés financiers (Québec)**

[www.lautorite.qc.ca](http://www.lautorite.qc.ca) | [www.tesaffaires.com/en](http://www.tesaffaires.com/en)

#### **British Columbia Securities Commission**

[www.bcsc.bc.ca](http://www.bcsc.bc.ca)

#### **Office of the Superintendent of Securities, Newfoundland and Labrador**

[www.gs.gov.nl.ca](http://www.gs.gov.nl.ca)

#### **Manitoba Securities Commission**

[www.msc.gov.mb.ca](http://www.msc.gov.mb.ca)

#### **Nova Scotia Securities Commission**

[www.gov.ns.ca/nssc](http://www.gov.ns.ca/nssc)

#### **New Brunswick Securities Commission**

[www.nbsc-cvmnb.ca](http://www.nbsc-cvmnb.ca)

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**Northwest Territories Registrar of Securities**

[www.justice.gov.nt.ca/SecuritiesRegistry](http://www.justice.gov.nt.ca/SecuritiesRegistry)

**Nunavut Registrar of Securities**

[www.justice.gov.nu.ca/i18n/english/legreg/sr\\_index.shtm](http://www.justice.gov.nu.ca/i18n/english/legreg/sr_index.shtm)

**Ontario Securities Commission**

[www.osc.gov.on.ca](http://www.osc.gov.on.ca)

**Prince Edward Island Securities Office**

[www.gov.pe.ca/securities](http://www.gov.pe.ca/securities)

**Saskatchewan Financial Services Commission**

[www.sfsc.gov.sk.ca](http://www.sfsc.gov.sk.ca)

**Yukon Securities Office**

[www.community.gov.yk.ca/corp/secureinvest.html](http://www.community.gov.yk.ca/corp/secureinvest.html)

## Contact us

For more information on budgeting, saving, and investing, and to find your provincial/territorial securities regulator, log on to the CSA web site:

[www.securities-administrators.ca](http://www.securities-administrators.ca)