



Today. Tomorrow. Together.

Grades 9-10

When it comes to money and finances, many people often feel they lack control and the knowledge required to make good choices. What are your initial reactions to this statement? Are you able to make sound financial decisions or do you feel unprepared?

This learning package was designed to help you improve your financial literacy so that you can become better prepared for your future. To complete the package, you will need a notebook, calculator, internet access and a pen/pencil.

French Second Language students are encouraged to complete their work en français.

Introduction

Let's start by talking about gratitude. Gratitude is more than just a simple "thank you." When it's done as a reflex, it's practically meaningless. True gratitude, the type that improves our well-being, involves an active, almost meditative experience on what we are thankful for.

Being grateful for what you have is an important life skill that everyone can grow. Grateful people are healthier, happier, and they have better relationships with others. They are also more generous and spend their money more consciously which improves financial health.

The activities in this document will support your understanding of gratitude, needs and wants, helping others, career planning and goal setting, as well as basic financial understanding through budgeting and tracking expenses.

If you are interested in learning more about financial literacy, you may want to check out the Canadian Foundation for Economic Education (CFEE) [Money and Youth site](#).

To start, take the next 15 minutes and think about the following questions:



Now write a few sentences about where you are in your understanding of financial literacy today. You can look back at your progress as the week continues.

Next, write a few sentences about what you hope to learn this week.

Finally, write a description of the best and worst purchases that you've ever made. What made your best buy so great? Why do you feel your worst buy was not such a good purchase? What did you learn from these purchases?

What are your employability skills?

Unless you win the lottery at a very young age (and 99.999% of you won't!), you will need to find employment. Do you know the skills you need to find and keep a job, and to progress in the work world? The Conference Board of Canada has identified the three skills people need to do just that. The three Employability Skills are fundamental skills, personal management skills and teamwork skills.

1. Fundamental Skills

To be employed, you need the basic skills of being able to:

- Communicate
- Manage information
- Use numbers
- Think and solve problems

2. Personal Management Skills

Attitude and behaviours that drive your potential for growth and success. You need to:

- Demonstrate positive attitudes and behaviours
- Be responsible
- Be adaptable
- Learn continuously
- Work safely

3. Teamwork Skills

You can contribute to a task or project when you can:

- Work with others
- Participate in projects and tasks

For more information on each of the three skills, have a look at the [Conference Board of Canada site](#).

Identify your Employability Skills

First, make a list of three things you do well and are proud of. These can be hobbies or activities you participate in.

Then, identify which employability skills are highlighted in each of these activities.

Finally, reflect how you demonstrate them in your hobby or activity.

If you have a chance, share this information with your family and others. They may be able to identify some of your other skills!

Valuing things you do well and are proud of, knowing your strengths, and knowing areas where growth is needed are first steps in helping you decide your first/future career.

Hobby or Activity	Employability Skills	Reflection
Ringette player	Personal Management Skills demonstrate positive attitudes and behaviours, be adaptable Fundamental Skills communicate Teamwork Skills work with others	I have played ringette for nine years. As one of the older players on the team, I know that I have to have a positive attitude so that the younger players don't get discouraged when we are losing. I also know that I have to communicate game play with my defense partner especially when we are playing on a different line. Teamwork and working with others are also important. Sometimes this is tough because we spend so much time together. We can get on each others' nerves! Knowing when we have to focus on the goal and work as a team helps us to be successful

Tes expériences et leur influence sur un choix de carrière

In the previous activity, you reflected on things you are good at and that you like. Let's explore that further and look at what experiences you may be able to draw from (en français).

- Écoute ce texte (n'oubliez pas que c'est possible d'écouter plus qu'une fois). Cette enseignante parle de ses expériences vécues et comment ses expériences ont influencé son choix de carrière.
- Maintenant, réponds à la question posée par l'enseignante. Tu peux :
 - téléphoner à un ou une ami pour faire cette activité
 - écrire ta réponse
 - enregistrer ta réponse à l'aide de ton cellulaire



How can you make money now?

Brainstorm a list of all the ways you earn or receive money. How do you earn money now? Where does it come from? What did you have to do to get it? Or is it just given to you? And if you have a job, don't forget to include that!

Once you are done brainstorming your list, it's time to reflect. Did you list chores or odd jobs? Did you list times you have cared for others such as babysitting? Did you sell some of your baked goods at a yard sale? Maybe you didn't list some activities like reading to seniors because you weren't paid money for it? Can you be paid in other ways – gratitude, reciprocal deeds, or more?

All of these activities require skills like communication, working safely, thinking and solving problems, working with others and being responsible. Do any of these sound familiar to you? They should! These are the Conference Board of Canada's Employability Skills.

It's time to put it all together – your skills, hobbies or activities, earning money (or feelings of fulfillment and joy), and your potential future career opportunity. Reflect on these ideas and organize them in a chart.

Skill, hobby or activity	Earn money now	Future career opportunity
Yard maintenance	Mow lawns and weed gardens	Landscape architect
Organized and tidy	Clean pet cages and yard	Vet assistant
Horseback riding	Muck stalls and feed horses	Jockey
Drawing and illustration	Design a newsletter for a club	Graphic designer
Speak French	Tutoring	Translator
Organize people and events	Organize a yard sale	Event planner/project manager
Good with kids	Babysit	Daycare operator
Good with older people	Read to a senior	Healthcare professional
Baking cookies	Hold a bake sale	Work in a restaurant/bakery
Crafting bracelets	Organize a craft sale	Jewellery designer/gemologist

This chart has been adapted from the [Financial and Consumer Services Commission](#). The original can be found in the [Make it Count – An Instructor's Guide to Youth Money Management](#).

How do I find a job?

Now it's time to look for a job! Finding a job can be challenging; however, there are many resources available to assist you with your job search.

Where to Start

To find a job, you can:

- Research employers you wish to work for. Most employers have a “Careers” section on their corporate website where job postings will be listed.
- Go to a job fair in your school, city or town. A job fair is an event where employers and job seekers meet to discuss job opportunities.
- Use job boards and career websites to get access to thousands of job opportunities. For instance, **Job Bank** is one of the most popular job boards in Canada that provides innovative tools to help you find a job. All job postings are displayed in both official languages. Over one million new jobs are advertised on Job Bank every year with thousands added every day.
- Connect with those in your network.

A Note on Networking

Networking can be a valuable means to assist you in getting a job and building a career. How effective is your network already? If you had to identify five people in your network to call upon for career or job advice, who would they be? What can you do to improve and maintain your network?

Young people today are very familiar with social networking. Draw upon these skills and experiences to network in reference to your future career and finding a job.

Networking is nothing more than getting to know people. Whether you realize it or not, you're already networking everyday and everywhere you go.

For more information on networking, check out the article: **Job Networking Tips.**

Ponder a Posting

Now that you have explored a few different ways to search for jobs, search for a job that meets your interests. You may also want to refer to the section on employability skills. Do you have the right skills for the job?

The Job Bank **skills checklist** might be a good starting place or try **NBjobs.ca**.



How do I make a budget?

A budget is an estimate of how much money you expect to earn and how you will manage it. An important reason to create a budget is to help you save and plan for the future. It also helps you to pay your bills on time. Whether you are saving for a cell phone, post-secondary tuition, or your first apartment, a budget can help you to achieve your goals.

“Budgeting is telling your money where to go instead of wondering where it went.”

Dave Ramsey



Meet twins Amy and John!

Amy and John's parents taught them from an early age that it's important to save for their future and not to spend everything right away. They also expect them to share what they earn with others, or to give some money to a charity monthly.

One lesson they learned from their parents is that it's more difficult for some people on First Nation communities to get loans because their homes are community-owned and can't be used as collateral.

Collateral is property owned by someone who wants to borrow money. They agree that the collateral property will become the property of the bank, company or person who lends the money if the debt is not paid back.

John and Amy's Challenge

John and Amy's parents have asked them to fill in a monthly budget and have given them the goal to save at least \$400 in two years. Have a look at their first monthly budget and answer the questions below. Both twins are able to save some money, but will it be enough to meet their goal?

Monthly Income or Expense	John	Amy
Earnings	\$40	\$40
Donation to community kitchen	\$5	-
Donation to animal shelter	-	\$10
Helping family	-	\$10
Buying comic books	\$25	-
Savings	\$10	\$20



1. How do John and Amy's expenses compare to their income?
2. After two years will John and Amy each be able to save \$400 if every month is the same as this one?
3. How much do each of them need to save each month to reach their goal?

An **expense** is money spent during a period of time to pay for goods or services.

Expenses can be fixed (the same for a set period of time like monthly rent) or **variable** (different every time like groceries or restaurant bills).

Income is money received during a period of time from wages, interest, and other sources.

Your Challenge

Imagine that you have a job with a monthly net income (that is the money you take home after taxes and deductions) of \$2,050. You have just moved out on your own and are responsible for paying your own way. Build a budget to make the most of your money. Don't forget to save! Some financial planners say that you should "pay yourself first" and encourage you to save 10% if possible.

For help in estimating costs, you can speak to a family member or check online for prices.

Monthly Budget	
Monthly net income	\$2,050
Amount	
Fixed Expenses	
Savings	
Rent	
Debt repayment	
Cable/internet/phone	
Other:	
Total fixed expenses =	
Variable Expenses	
Electricity	
Groceries	
Household products and personal care	
Transportation	
Entertainment	
Other:	
Total variable expenses =	
TOTAL EXPENSES =	
Income-Expenses=	

(adapted from FCNB Financial Literacy: A Guide for New Brunswick Teachers)

Gratitude

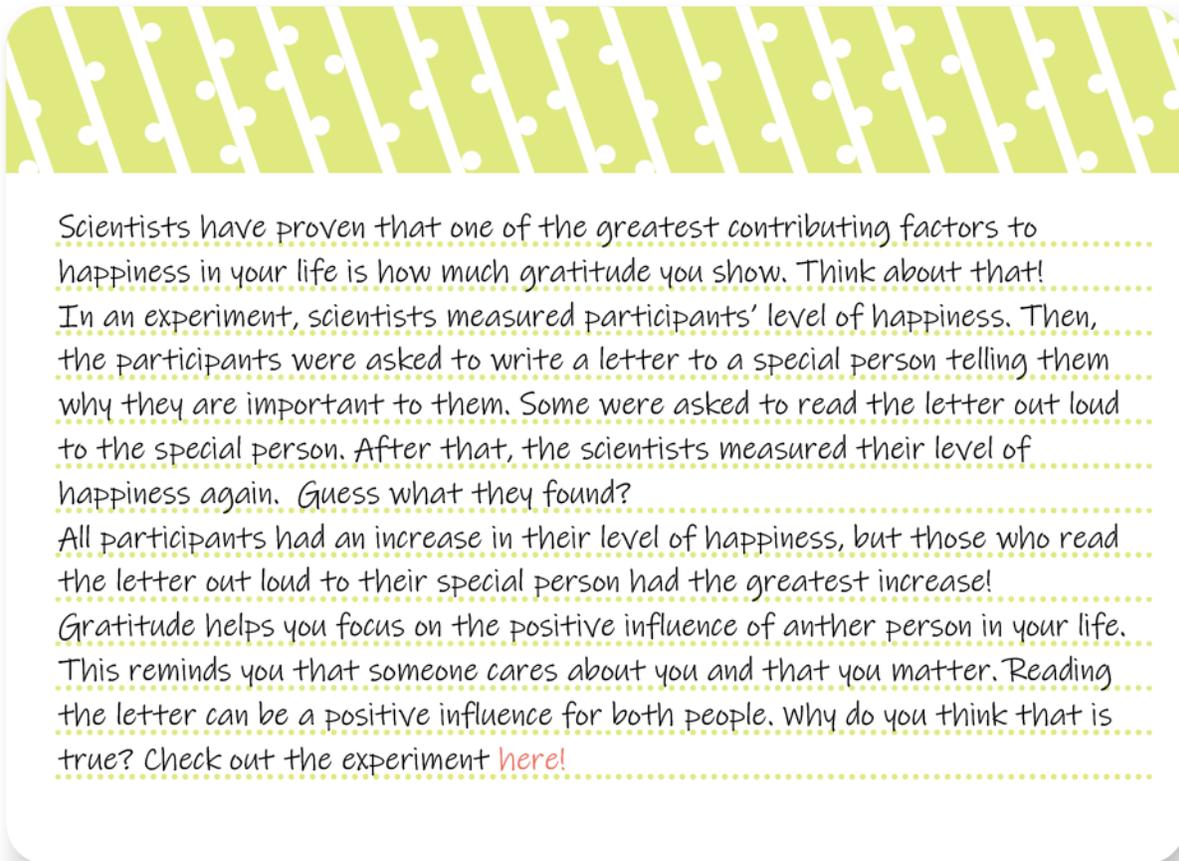
In his article, [The Science of Gratitude and Why It's Good for Your Wallet](#), Eddie Schmid says that practicing gratitude is a key factor in developing psychological wealth. This is not just about how much money you have but also includes your attitude towards life, relationships, health, and other activities.

Practicing gratitude can help us focus our attention on others, improves our well-being by helping us feel more positive, allows us to handle challenges better and build strong relationships. It can also benefit your financial wealth by helping you become a more patient consumer and less impulsive. The key to this is to practice gratitude daily!

Want to know how practicing gratitude improves health?

[Click here for details](#)

The Gratitude Letter Experiment



Try Your Own Gratitude Letter Experiment

Write a letter to someone for whom you are extremely grateful. This could be a relative, friend, or teacher. Write directly to the person. Be specific about what the person did, said, or how they helped. Don't worry about grammar or spelling; instead do your best to express how you feel. Keep your letter to one page.

Once you've finished writing the letter, plan the call. Let your special person know that you have something special to share, but don't say what. Let it be a surprise! When you share, tell the person that you are grateful to them and would like to read a letter. Ask that they do not interrupt you until you are done. While you read the letter, pay attention to their reaction and to your own. After you read the letter, be open and talk about your feelings together. You can also send an audio memo instead.

You may even want to try the Gratitude [Quiz](#).

Final Activity

Gratitude fosters an interest to help others. And helping others doesn't mean you have to spend money. There are ways of giving back by using our skills, talents or even items we no longer need. Remember, grateful people are healthier, happier, and they have better relationships with others. They are also more generous and spend their money more consciously which improves their financial health. Think of a way you would like to help others and give it a try!



Practicing Gratitude: Tomorrow Together!

There are countless ways that you can reflect on things that you are grateful for and ways to show your gratitude. You may want to consider trying some (or all!) of the options provided below.

Gratitude Practice - Watch a video/documentary about the benefits of gratitude or happiness and use the ideas you see to develop your own gratitude practice or make changes to your current practice. One gratitude practice may include doing a thank you walk – look and listen intently and give thanks for small things in your environment. Another gratitude practice is to deliberately look for the good in the bad.

Gratitude Rock – Paint a rock with a meaningful thank you message on it and gift it to a friend or leave it in a random place for people to see. For example, “Thanks for clean air” or simply “Breathe”.

Gratitude Jar – Make a gratitude jar for your family. Have strips of paper and a pen or pencil ready for each family member to write something they are grateful for and then place the strip into the decorated jar. At the end of each week, gather around as a family and take turns reading the strips aloud.

Gratitude Journal – Free write, dictate into an audio message, or draw a picture to express your gratitude. Write regularly but remember 1-3 times per week is more beneficial than daily journaling