

The Ontario Curriculum
Grades 4–8

Financial Literacy

Scope and Sequence
of Expectations

2011

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PREFACE

Since making financial decisions has become an increasingly complex task in the modern world, people need knowledge in various areas and a wide range of skills in order to make informed decisions about financial matters. They need to be aware of risks that accompany various financial choices. They also need not only to develop an understanding of world economic forces, but also to become aware of ways in which they themselves can respond to those influences and make informed choices. It is therefore essential that financial literacy be considered an important attribute of a well-educated population so that Ontarians may continue to prosper in the future.

It is in this context that the Ministry of Education is emphasizing the importance of ensuring that Ontario students have the opportunity to improve their financial literacy. Financial literacy may be defined as “having the knowledge and skills needed to make responsible economic and financial decisions with competence and confidence”.¹ In addition to acquiring knowledge in such specific areas as saving, spending, borrowing, and investing, students need to develop skills in problem solving, inquiry, decision making, critical thinking, and critical literacy related to financial issues. The goal is to help students acquire the knowledge and skills that will enable them to understand and respond to complex issues regarding their own personal finances and the finances of their families, as well as to develop an understanding of local and global effects of world economic forces and the social, environmental, and ethical implications of their own choices as consumers.

This *Scope and Sequence* resource document is designed to assist teachers in achieving this goal by highlighting opportunities that already exist to help students acquire skills and knowledge related to financial literacy in each subject area in Grades 4 to 8. The Ministry of Education will work to embed financial literacy expectations and opportunities in all subjects in Grades 4 to 8 and all disciplines in Grades 9 to 12 in the Ontario curriculum, as appropriate, as part of the ongoing curriculum review process. This document will be updated regularly to reflect changes related to financial literacy in revised curriculum policy documents that have come into effect.

In the elementary curriculum, expectations connected most explicitly with aspects of financial literacy are in the mathematics curriculum and in the Media Literacy strand in the language curriculum. In addition, expectations in the science and technology curriculum relating science and technology to society and the environment provide opportunities to assess the impact of various choices on consumers. In other subject areas, many of the connections to financial literacy can be seen through examples or teacher prompts provided with the expectations or in the introductory paragraph(s) to each subject. Connections that are made to financial literacy in this document are only a sample of the opportunities available in the existing elementary curriculum. In all subject areas, skills such as problem-solving, critical-thinking, critical-analysis, inquiry, and communication skills are transferable to financial literacy.

1. *A Sound Investment: Financial Literacy Education in Ontario Schools*, Report of the Working Group on Financial Literacy (Toronto: Ministry of Education, Ontario, 2010), p. 7.

Expectations that are listed in this resource document are taken from the following Ontario curriculum policy documents:

- *The Ontario Curriculum, Grades 1–8: The Arts, 2009* (revised)
- *The Ontario Curriculum: French As a Second Language – Core French, Grades 4–8, 1998*
- *The Ontario Curriculum: French As a Second Language – Extended French, Grades 4–8; French Immersion, Grades 1–8, 2001*
- *The Ontario Curriculum, Grades 1–8: Health and Physical Education, 2010 (Interim Edition)*
- *The Ontario Curriculum, Grades 1–8: Language, 2006* (revised)
- *The Ontario Curriculum, Grades 1–8: Mathematics, 2005* (revised)
- *The Ontario Curriculum, Grades 1–8: Native Languages, 2001*
- *The Ontario Curriculum, Grades 1–8: Science and Technology, 2007* (revised)
- *The Ontario Curriculum: Social Studies, Grades 1 to 6; History and Geography, Grades 7 and 8, 2004* (revised)

Expectations are organized by grade and by subject area (alphabetically, as listed above) within each grade in the lists on the following pages. Expectations are given under the name of the strand in which they appear in the curriculum policy document. (Examples and teacher prompts are included only if they have a connection to financial literacy.)

Expectations are cited in the way in which they appear in the various documents. For example, the overall and specific expectations from more recently revised documents are identified using the numbering system that is used in the particular document (e.g., “1”, “1.1”, “1.2”, or “A1”, “A1.1”, “A1.2”). Expectations from older documents are identified as follows:

- for overall expectations
 - for specific expectations

Expectations that are related to one another (e.g., an overall expectation and its corresponding specific expectations; several specific expectations from the same subsection) are grouped wherever possible. Subheadings from the curriculum document are used where necessary to indicate that expectations are from separate sections in the same strand.

For the purposes of this document, the text that normally precedes the expectations – “By the end of Grade x, students will” – has been omitted.

GRADE 4

See the Preface for important information on the organization of the following material.

The Arts (2009)

Connections to financial literacy can be made in the Visual Arts strand, which includes expectations on the use of elements and principles of design to communicate meaning and appeal to specific audiences. Such expectations develop the skills and knowledge required for students to become critical consumers. Connections to financial literacy can also be made in the Dance, Drama, and Music strands as students develop skills related to reflecting, responding, and self-awareness. These skills are transferable and can be applied in contexts involving financial issues.

D. Visual Arts

D1. Creating and Presenting

D1.3 use elements of design in art works to communicate ideas, messages, and understandings
Teacher prompts: “How can you use contrast, emphasis, or variety to capture students’ attention and communicate your message?” “How would using recognizable symbols make your communication clearer or stronger?”

D2. Reflecting, Responding, and Analysing

D2.2 analyse the use of elements and principles of design in a variety of art works, and explain how they are used to communicate meaning or understanding (*e.g., ... the use of bright colours and rounded shapes in children’s advertising to get their attention and convey a friendly feeling*)

Teacher prompts: ... “Who is the poster directed towards? How has the artist used different elements to appeal to his or her audience?”

D2.3 demonstrate awareness of the meaning of signs, symbols, and styles in works of art (*e.g., ... fonts typically used in marketing; ...*)

Teacher prompts: ... “Why do some fonts attract your attention to products and messages more than other fonts?” ...

D3. Exploring Forms and Cultural Contexts

D3.1 describe how visual art forms and styles represent various messages and contexts in the past and present (*e.g., images that promote businesses ...*)

French As a Second Language – Extended French, French Immersion (2001); Core French (1998)

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities to develop these skills could be provided in oral communication practice, as well as in reading and in writing.

Health and Physical Education (Interim Edition 2010)

Although no overall or specific expectations explicitly address financial literacy, there are many opportunities to link the development of healthy living skills and financial literacy skills related to needs and wants, budgeting, saving, spending, and consumer awareness. Such learning opportunities can be linked to the living skills, which are integrated across all strands of the health and physical education curriculum. The living skill expectations address personal skills (self-awareness and self-monitoring skills; adaptive, coping, and management skills), interpersonal skills (communication skills; relationship and social skills), and critical and creative thinking skills (e.g., setting goals, solving problems, making decisions, evaluating choices). The following expectation provides a context for exploring the financial implications of choices, using these skills.

Healthy Living

C2. Making Healthy Choices

C2.3 demonstrate the ability to make and support healthy, informed choices about smoking, using their understanding of factors that affect decisions about smoking and a variety of personal and interpersonal skills and thinking processes (*e.g., applying decision-making, assertiveness, and refusal skills; thinking in advance about values and personal choices; identifying the pros and cons of both making a change and not making a change; being aware of peer pressure; ... using conversational strategies, such as saying no strongly and clearly, giving reasons, changing the topic, making a joke, asking a question*) [CT]

Language (2006)

Expectations in which explicit connections can be made to financial literacy are found in the Media Literacy strand. Through learning to recognize overt and implied messages in advertising and other media texts, students can develop the critical thinking skills that they need as consumers. Expectations in the Oral Communication, Reading, and Writing strands, which develop students' thinking skills and self-awareness, also provide opportunities for developing financial literacy.

Media Literacy

1. Understanding Media Texts

- 1.1 identify the purpose and audience for a variety of media texts (*e.g., this print advertisement is designed to interest children in taking karate lessons; this website is designed to provide information to fans about a favourite singer; this CD cover is designed to attract classical music fans/pop fans/rap fans*)

Teacher prompt: “Why do you think this text was created? What age, gender, cultural group is it aimed at? How do you know?”

- 1.2 use overt and implied messages to draw inferences and construct meaning in media texts (*e.g., overt message on packaging for a video game: In this adventure game, characters take big risks and perform amazing deeds; implied message: If you buy this game, you can share in the excitement and be more like the daring characters*)

Teacher prompts: “What messages on the packaging make you think you would like to play this game? What do the images on the package make you think about? Which do you think influence you more – the overt messages or the implied messages?” ...

- 1.4 explain why different audiences might respond differently to specific media texts ...

- 1.5 identify whose point of view is presented or reflected in a media text, citing supporting evidence from the text, and suggest how the text might change if a different point of view were used (*e.g., explain how the point of view reflected in an advertisement is conveyed and describe how the advertisement might change to reflect the point of view of a different audience; ...*)

Teacher prompts: “What kinds of images would you use in this advertisement for a children’s breakfast cereal if you wanted parents to buy the cereal?” ...

- 1.6 identify who produces various media texts and the reason for their production (*e.g., the government produces public service announcements, and the media broadcast them at no charge, to protect citizens’ safety and the public interest; arts groups produce posters to advertise upcoming events; publishers produce newspapers to provide information, influence people’s thinking, and make money*)

Teacher prompts: ... “How do people access or acquire newspapers?”

2. Understanding Media Forms, Conventions, and Techniques

- 2.1 identify elements and characteristics of some media forms (*e.g., a television game show: game host/hostess, contestants, prizes; ... a billboard: frame, large surface area, colour, images, graphics, words, font, punctuation*)

Teacher prompts: “What would you expect to see in a game-show program? ...” “What aspect of this billboard caught your immediate attention?”

3. Creating Media Texts

- 3.2 identify an appropriate form to suit the specific purpose and audience for a media text they plan to create (*e.g., a poster advertising a school science fair; a flyer to encourage students to participate in the fair*)

Teacher prompt: “Why is a poster better to advertise the fair and a flyer better to tell students how to participate?”

Mathematics (2005)

In addition to the expectations listed below in which there are explicit connections to financial literacy, opportunities for skill development in financial literacy are also provided through the mathematics process expectations. Processes such as problem solving, reasoning and proving, reflecting, connecting, and representing are important in the development of skills required for financial literacy.

Number Sense and Numeration

Quantity Relationships

- read, represent, compare, and order whole numbers to 10 000, decimal numbers to tenths, and simple fractions, and represent money amounts to \$100
 - represent, compare, and order whole numbers to 10 000, using a variety of tools ...
 - demonstrate an understanding of place value in whole numbers and decimal numbers from 0.1 to 10 000, using a variety of tools and strategies ...
 - read and print in words whole numbers to one thousand, using meaningful contexts ...
 - round four-digit whole numbers to the nearest ten, hundred, and thousand, in problems arising from real-life situations
 - read and represent money amounts to \$100 (e.g., five dollars, two quarters, one nickel, and four cents is \$5.59)
 - solve problems that arise from real-life situations and that relate to the magnitude of whole numbers up to 10 000 ...

Operational Sense

- solve problems involving the addition, subtraction, multiplication, and division of single- and multi-digit whole numbers, and involving the addition and subtraction of decimal numbers to tenths and money amounts, using a variety of strategies
 - add and subtract money amounts by making simulated purchases and providing change for amounts up to \$100, using a variety of tools (e.g., currency manipulatives, drawings)
 - use estimation when solving problems involving the addition, subtraction, and multiplication of whole numbers, to help judge the reasonableness of a solution
(Sample problem: A school is ordering pencils that come in boxes of 100. If there are 9 classes and each class needs about 110 pencils, estimate how many boxes the school should buy.)

Proportional Relationships

- demonstrate an understanding of proportional reasoning by investigating whole-number unit rates
 - demonstrate an understanding of simple multiplicative relationships involving unit rates, through investigation using concrete materials and drawings ... *(Sample problem:* If 1 book costs \$4, how do you determine the cost of 2 books? ... 3 books? ... 4 books?)

Native Languages (2001)

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities for developing these skills could be provided in oral communication practice, as well as in reading and in writing.

Science and Technology (2007)

Connections to financial literacy can be made when exploring short- and long-term financial implications of using different technologies to produce sound and light energy and of using rocks and minerals in the built environment. Financial literacy skills are also developed as students explore the financial costs and benefits of various choices from different perspectives.

Understanding Structures and Mechanisms

1. Relating Science and Technology to Society and the Environment

- 1.2** assess the environmental impact of using machines with pulleys and gears, taking different perspectives into account, and suggest ways to minimize negative impacts and maximize positive impacts

Sample issues: ... (b) A clothesline and a clothes dryer, which use pulleys or gears, are both used to dry clothes. Using a clothes dryer is faster than drying clothes on a line, but the environmental impact of the dryer is greater because it uses electricity or natural gas. ...

Understanding Matter and Energy

1. Relating Science and Technology to Society and the Environment

- 1.2** assess the impacts on society and the environment of light and/or sound energy produced by different technologies, taking different perspectives into account (*e.g., the perspectives of someone who has to walk on the street late at night, a cottage owner, a person who is hearing impaired, manufacturers of and merchants who sell MP3 players*)

Sample issues: (a) Streetlights increase visibility and make areas safer for people to move about in the city at night. However, they use large amounts of electrical energy and contribute to light pollution that obscures the features of the night sky. ...

Understanding Earth and Space Systems

1. Relating Science and Technology to Society and the Environment

- 1.1** assess the social and environmental costs and benefits of using objects in the built environment that are made from rocks and minerals

Sample issues: ... (b) Aluminum is used to make soft drink containers and trash cans. It can be recycled many times, and recycling uses much less energy than making aluminum from ore. (c) One person uses 5.4 kilograms of salt per year on food and another 180 kilograms a year for other things, such as de-icing roads and sidewalks in winter. We need salt in our diet, but when we use it excessively on our roads and sidewalks, it causes damage to cars, water, and plants. ...

- 1.2 analyse the impact on society and the environment of extracting and refining rocks and minerals for human use, taking different perspectives into account (*e.g., the perspectives of mine owners, the families of the miners, Aboriginal communities, the refinery workers, manufacturers of items who need the refined rocks and minerals to make their products, residents who live in communities located near refineries and manufacturing facilities and who are concerned about the environment*)

Social Studies (2004)

In the Heritage and Citizenship strand, connections to financial literacy can be made by comparing the economy of medieval societies with economies of today. In the Canada and World Connections strand, students can develop an understanding of the economic links between the different provinces and territories of Canada.

Heritage and Citizenship

Knowledge and Understanding

- describe the hierarchical structure of medieval society and the types of people in it (e.g., peasants, officials, scholars, clergy, merchants, artisans, royalty, nobles), and explain how and why different groups cooperated or came into conflict at different times (e.g., to promote trade, ...)
- outline the reasons for and some of the effects of medieval Europe’s expanding contact with other parts of the world (e.g., ... the explorations of Marco Polo, the opening of the Silk Road, and the trade in luxury goods; ...)
- describe some of the ways in which religions shaped medieval society (e.g., ... tithing ...; occupations ...; buildings ...; the building of libraries)
- outline important ways in which medieval society changed over time (e.g., growth of towns, specialization of labour, changes in transportation methods, ...), and give reasons for the changes

Canada and World Connections

- use a variety of resources and tools to determine the influence of physical factors on the economies and cultures of Ontario and the other provinces and territories
- identify, analyse, and describe economic and cultural relationships that link communities and regions within Ontario and across Canada

Knowledge and Understanding

- explain how the St. Lawrence River and the Great Lakes systems shape or influence the human activity of their surrounding area (e.g., with respect to transportation, industry, recreation, commercial fishing)
- identify and describe types of communities in each physical region of Ontario (e.g., tourist, manufacturing, and agricultural communities in the St. Lawrence lowlands; First Nation communities in the Hudson Bay lowlands; forestry and mining communities in the Canadian Shield region)

- describe a variety of exchanges that occur among the communities and regions of Ontario (e.g., fruit from the Niagara Peninsula, nickel from Sudbury, vehicles from Oshawa, wild rice from Kenora, cranberries from Wahta First Nation) and among the provinces and territories (e.g., potatoes from Prince Edward island, fish from British Columbia, grain from Saskatchewan, Inuit artwork from Nunavut)
- relate the physical environment to economic and cultural activities in the various provinces and territories (e.g., mountains/skiing/British Columbia; the Grand Banks/fishing/Newfoundland and Labrador; beaches/tourism/Prince Edward Island; temperate climate and fertile soil/orchards/southern Ontario)

Application

- identify and describe a cause-and-effect relationship between the environment and the economy in a province or territory (e.g., overfishing on the Grand Banks; changes to landscape resulting from open-pit mining or clear-cut logging)

GRADE 5

See the Preface for important information on the organization of the following material.

The Arts (2009)

Connections to financial literacy can be made in the Drama, Music, and Visual Arts strands. In Drama, students develop an understanding of the functions of various personnel in the theatre world. In Music and Visual Arts, students explore ways in which the arts are used to appeal to specific audiences, and in so doing they develop the skills and knowledge required to become critical consumers. Connections to financial literacy can also be made in all strands of the arts curriculum as students develop skills related to reflecting, responding, and self-awareness. These skills are transferable and can be applied in contexts involving financial issues. In addition, ideas and themes related to socio-economic issues can be explored through all of the arts.

B. Drama

B3. Exploring Forms and Cultural Contexts

B3.2 demonstrate an understanding of the broader world of drama and theatre by identifying and describing the roles and responsibilities of key theatre personnel (*e.g., describe what a producer, director, actor, stage manager, set or costume designer, and/or lighting or sound technician does in a typical day and what each needs in order to complete his or her work*)

C. Music

C3. Exploring Forms and Cultural Contexts

C3.1 identify and describe some of the key influences of music within contemporary culture (*e.g., describe the use of music in film and advertising; ...*)

D. Visual Arts

D1. Creating and Presenting

D1.3 use elements of design in art works to communicate ideas, messages, and understandings (*e.g., ... a graffiti-style mural that addresses a community issue, using convex shapes that lead the eye with implied lines*)

D2. Reflecting, Responding, and Analysing

D2.2 explain how the elements and principles of design are used in their own and others' art work to communicate meaning or understanding (*e.g., packaging designs [cereal boxes, drink packaging] that use complementary colours to create an impression different from that created by packages that use other colour schemes; ...*)

Teacher prompts: "How does the use of colour engage the viewer and help sell the product? Which colour scheme do you think is most effective in persuading the buyer, and why?" ...

D3. Exploring Forms and Cultural Contexts

D3.1 describe how forms and styles of visual and media arts represent various messages and contexts in the past and present (*e.g., ... promotion of ideas or products on film, television, and the Internet in everyday life*)

Teacher prompts: ... “How do you know that an advertisement is intended for you and your friends? What elements of design are being used to attract your attention to a product and make that product desirable?”

French As a Second Language – Extended French, French Immersion (2001); Core French (1998)

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (*e.g., a topic or thematic unit related to financial literacy*) and/or learning materials (*e.g., books, websites, media*) could be used to develop skills and knowledge related to financial literacy. Opportunities to develop these skills could be provided in oral communication practice, as well as in reading and in writing.

Health and Physical Education (Interim Edition 2010)

Connections to financial literacy can be made as students learn about healthy living – for example, the impact of alcohol abuse on both health and finances and the influence of the media on food choices. Such learning opportunities can be linked to the living skills, which are integrated across all strands of the health and physical education curriculum. The living skill expectations address personal skills (self-awareness and self-monitoring skills; adaptive, coping, and management skills), interpersonal skills (communication skills; relationship and social skills), and critical and creative thinking skills (*e.g., setting goals, solving problems, making decisions, evaluating choices*). The following expectations provide a context for exploring the financial implications of choices, using these skills.

C. Healthy Living

C1. Understanding Health Concepts

C1.2 describe the short- and long-term effects of alcohol use, and identify factors that can affect intoxication ...

Teacher prompt: ...

Teacher: ... “What long-term consequences can result from alcohol abuse?”

Student: “Addiction, liver damage, financial problems, family or relationship issues, and emotional problems are some of the consequences of long-term alcohol abuse.”

C3. Making Connections for Healthy Living

C3.1 describe how advertising and media influences affect food choices (*e.g., TV commercials, product packaging, celebrity endorsements, product placements in movies and programs, idealized body images in movies and programs, magazine articles promoting fad diets*), and explain how these influences can be evaluated to make healthier choices (*e.g., critically examining the reasons for celebrity endorsements or the plausibility of product claims, checking whether there is information in the advertisement that verifies the claims, asking for information about product ingredients and nutrients, critically examining the reality and healthiness of idealized body images in the media, evaluating diet plans against accepted nutritional criteria such as those used in Canada's Food Guide*) [CT]

Teacher prompt: “What might you think about when you see a professional athlete drinking an energy drink in a commercial?”

Student: “The advertisement is trying to influence me to buy the drink. But just because the ad says a professional athlete drinks it does not mean that it is healthy for me or that I need to drink it when I am being active.”

C3.3 identify personal and social factors (*e.g., emotional, physical, mental, spiritual, cultural, legal, media, and peer influences*) that can affect a person's decision to drink alcohol at different points in his or her life [CT]

Teacher prompt: “How realistic are the messages that we get from the media about drinking alcohol?”

Student: “On television, you see people having fun, being sociable, and doing cool things while drinking. You do not often see images in the media of someone who has passed out or who has caused a car crash or who is in an abusive relationship because of alcohol.”

Language (2006)

Expectations in which explicit connections can be made to financial literacy are found in the Media Literacy strand. Through learning to recognize overt and implied messages in advertising and other media texts, students can develop the critical thinking skills that they need as consumers. Expectations in the Oral Communication, Reading, and Writing strands, which develop students' thinking skills and self-awareness, also provide opportunities for developing financial literacy.

Media Literacy

1. Understanding Media Texts

1.2 use overt and implied messages to draw inferences and construct meaning in media texts (*e.g., overt message in an advertisement showing the product's user surrounded by friends: This product is so good that you and your friends will all like it; implied messages: Using this product will make you popular; not using it may make you an outsider; popularity is based on having the right things*)

Teacher prompt: “What are the overt and implied messages conveyed by this T-shirt, which displays the logo of a popular rock band? Is the implied message more powerful than the overt message? Why, or why not? Do you think this T-shirt sends a message about the person wearing it?”

- 1.6** identify who produces various media texts, the reason for their production, how they are produced, and how they are funded (*e.g., publishers produce magazines for specific audiences to entertain, inform, and make money, using funds from sales and advertising; music companies produce CDs to entertain and make money, using funds from direct sales*)
Teacher prompt: “What are the different professions that would be involved in producing a newspaper? A CD? How much would it cost to produce a newspaper or a CD? How could we find out?”

3. Creating Media Texts

- 3.3** identify conventions and techniques appropriate to the form chosen for a media text they plan to create, and explain how they will use the conventions and techniques to help communicate their message (*e.g., the components of the dinner menu for a restaurant: different sections for each course, descriptions of ingredients, catchy titles for different dishes, and prices are included to interest diners in the various dishes and give them information they need to make choices*)
Teacher prompt: “In what ways would a menu for a fast-food restaurant differ from a menu for a fine-dining restaurant?”
- 3.4** produce a variety of media texts for specific purposes and audiences, using appropriate forms, conventions, and techniques (*e.g., ... a flyer/poster, created using software, to advertise a school event; a mock television commercial for a food product, drink, or item of clothing; ... a breakfast, lunch, or dinner menu for a restaurant depicted in a novel, short story, or film*)

Mathematics (2005)

In addition to the expectations listed below in which there are explicit connections to financial literacy, opportunities for skill development in financial literacy are also provided through the mathematics process expectations. Processes such as problem solving, reasoning and proving, reflecting, connecting, and representing are important in the development of skills required for financial literacy.

Number Sense and Numeration

Quantity Relationships

- read, represent, compare, and order whole numbers to 100 000, decimal numbers to hundredths, proper and improper fractions, and mixed numbers
 - represent, compare, and order whole numbers and decimal numbers from 0.01 to 100 000, using a variety of tools ...
 - demonstrate an understanding of place value in whole numbers and decimal numbers from 0.01 to 100 000, using a variety of tools and strategies ...
 - read and print in words whole numbers to ten thousand, using meaningful contexts ...
 - round decimal numbers to the nearest tenth, in problems arising from real-life situations
 - read and write money amounts to \$1000 (*e.g., \$455.35 is 455 dollars and 35 cents, or four hundred fifty-five dollars and thirty-five cents*)
 - solve problems that arise from real-life situations and that relate to the magnitude of whole numbers up to 100 000 ...

Operational Sense

- solve problems involving the multiplication and division of multi-digit whole numbers, and involving the addition and subtraction of decimal numbers to hundredths, using a variety of strategies
 - add and subtract decimal numbers to hundredths, including money amounts, using concrete materials, estimation, and algorithms ...
 - multiply decimal numbers by 10, 100, 1000, and 10 000, and divide decimal numbers by 10 and 100, using mental strategies ...
 - use estimation when solving problems involving the addition, subtraction, multiplication, and division of whole numbers, to help judge the reasonableness of a solution

Proportional Relationships

- demonstrate an understanding of proportional reasoning by investigating whole-number rates
 - demonstrate an understanding of simple multiplicative relationships involving whole-number rates, through investigation using concrete materials and drawings (*Sample problem:* If 2 books cost \$6, how would you calculate the cost of 8 books?)

Patterning and Algebra

Variables, Expressions, and Equations

- demonstrate, through investigation, an understanding of the use of variables in equations
 - demonstrate, through investigation, an understanding of variables as changing quantities, given equations with letters or other symbols that describe relationships involving simple rates (e.g., the equations $C = 3 \times n$ and $3 \times n = C$ both represent the relationship between the total cost (C), in dollars, and the number of sandwiches purchased (n), when each sandwich costs \$3)

Native Languages (2001)

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities for developing these skills could be provided in oral communication practice, as well as in reading and in writing.

Science and Technology (2007)

Connections to financial literacy can be made when exploring short- and long-term financial implications of using various consumer products and of choosing various options for conserving energy and resources. Financial literacy skills are also developed as students explore the financial costs and benefits of various choices from different perspectives.

Understanding Life Systems

1. Relating Science and Technology to Society and the Environment

- 1.2 evaluate the effects, both beneficial and harmful, of various technologies on human body systems, taking different perspectives into account (*e.g., the perspectives of the developers of the technologies, advertisers, children and young people, parents*)

Sample issue: Industrial technology (e.g., manufacturing and communication processes) has both helped and harmed human health. For example, new running shoe designs provide better body protection, but manufacturing them may involve social (e.g., unsafe working conditions, child labour) and environmental costs and marketing them increases social pressure to wear the latest shoes. Indoor and outdoor video technology can bring us messages that promote healthy living (e.g., the importance of drinking milk or getting lots of exercise), but it can also bring messages that encourage unhealthy choices (e.g., that drinking alcohol is “cool”; that driving fast is fun). ...

Understanding Matter and Energy

1. Relating Science and Technology to Society and the Environment

- 1.2 assess the social and environmental impact of using processes that rely on chemical changes to produce consumer products, taking different perspectives into account (*e.g., the perspectives of food manufacturers, consumers, landfill operators, people concerned about the environment*), and make a case for maintaining the current level of use of the product or for reducing it

Understanding Earth and Space Systems

1. Relating Science and Technology to Society and the Environment

1. analyse the immediate and long-term effects of energy and resource use on society and the environment, and evaluate options for conserving energy and resources
- 1.1 analyse the long-term impacts on society and the environment of human uses of energy and natural resources, and suggest ways to reduce these impacts (*e.g., turning off the faucet while brushing teeth or washing and rinsing dishes conserves water; reusing or recycling products, or using fewer products, conserves natural resources and energy*)

Sample issues: Natural gas is a clean, reliable, and safe fuel for heating our homes, but it is non-renewable and its use contributes to climate change (although not as much as other fossil fuels). Alternative forms of energy such as solar energy or wind energy do not deplete natural resources or contribute to climate change, but they may have other drawbacks (such as being more expensive and less reliable).

Social Studies (2004)

In the Heritage and Citizenship strand, connections to financial literacy can be made by comparing the systems of trade and social structures of early civilizations with those of today. In the Canada and World Connections strand, students can develop an understanding of taxation at different levels of government.

Heritage and Citizenship

Application

- make connections between some elements of modern life and similar elements from early civilizations (e.g., ... money as a medium of exchange, ... trade, social structures, ...)

Canada and World Connections

Knowledge and Understanding

- identify services provided by the federal, provincial/territorial, and municipal governments (e.g., defence, health, education, social assistance, garbage collection)

Inquiry/Research and Communication Skills

- use media works, oral presentations, written notes and descriptions, drawings, tables, and graphs to explain how the different levels of government share responsibility for providing selected services (e.g., in the areas of taxation, health care, roads, environmental protection, sports, arts and culture, recreation)
- use graphic organizers and graphs to sort, classify, and connect information (e.g., charts of services provided by three levels of government; a flow chart of how tax dollars are collected and used)

GRADE 6

See the Preface for important information on the organization of the following material.

The Arts (2009)

Connections to financial literacy can be made in the Drama, Music, and Visual Arts strands, in which students consider the relationship between the arts, the community, and media. Connections to financial literacy can also be made in all strands of the arts curriculum as students develop skills related to reflecting, responding, and self-awareness in all of the arts. These skills are transferable and can be applied in contexts involving financial issues, including situations where they need to be critical consumers. In addition, ideas and themes related to socio-economic issues can be explored through all of the arts.

B. Drama

B3. Exploring Forms and Cultural Contexts

B3.2 identify and describe key contributions drama and theatre make to the community (*e.g., ... provide employment for a wide variety of workers; encourage tourism; ...*)

Teacher prompts: “What careers related to theatre do not involve acting?” “In what ways can drama and theatre help build community?”

C. Music

C3. Exploring Forms and Cultural Contexts

C3.1 identify and describe ways in which awareness or appreciation of music is affected by culture and the media (*e.g., people attend concerts of music that they know and like or have found out about through the media; people can be influenced to buy products that are advertised with music that they relate to*)

Teacher prompts: “What style of music – for example orchestral, jazz, pop, rock, funk, rap, or hip hop – would you use to advertise a new video game? Why?” ...

D. Visual Arts

D1. Creating and Presenting

D1.3 use elements of design in art works to communicate ideas, messages, and understandings (*e.g., ... a DVD cover design or movie poster that uses line, shape, space, colour, and value to communicate information about the content*)

Teacher prompts: ... “How would you change the images and colours in your poster to appeal to younger students?” “What is the message of your work, and how has it been conveyed to the audience?”

D2. Reflecting, Responding, and Analysing

D2.2 explain how the elements and principles of design are used in their own and others' art work to communicate meaning or understanding ...

D2.3 demonstrate an understanding of how to read and interpret signs, symbols, and style in art works (*e.g., ... symbols on currency or in advertisements that have specific national or other connotations; ...*)

Teacher prompts: ... “What assumptions do you make about a product when its advertisement shows a man and woman holding hands? How can designers change the image to manipulate those assumptions?”

D3. Exploring Forms and Cultural Contexts

D3.2 demonstrate an understanding of key contributions and functions of visual and media arts in various contexts at both the local and the national levels (*e.g., ... a wide variety of workers are employed by arts industries such as advertising, design, movie making, and broadcast media; artists contribute to Canada's economy by providing both goods and services*)

Teacher prompts: “In what ways do the visual arts contribute to the economies of urban and rural communities?” “In what ways are the visual arts involved in international trade?” “What are the various professions or careers that have a basis in visual arts, and what education is required? How can we find out more about these careers?”

French As a Second Language – Extended French, French Immersion (2001); Core French (1998)

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities to develop these skills could be provided in oral communication practice, as well as in reading and in writing.

Health and Physical Education (Interim Edition 2010)

Connections to financial literacy can be made as students learn about healthy living – for example, as they consider the cost implications of eating habits and food choices. Such learning opportunities can be linked to the living skills, which are integrated across all strands of the health and physical education curriculum. The living skill expectations address personal skills (self-awareness and self-monitoring skills; adaptive, coping, and management skills), interpersonal skills (communication skills; relationship and social skills), and critical and creative thinking skills (e.g., setting goals, solving problems, making decisions, evaluating choices). The first expectation that follows shows an explicit connection to financial literacy. The second expectation provides an opportunity for exploring the financial implications of choices in the context of developing skills for making other kinds of choices.

C. Healthy Living

C2. Making Healthy Choices

C2.1 apply their knowledge of medical, emotional, practical, and societal factors that influence eating habits and food choices (*e.g., ... media influences, ... cost*) to develop personal guidelines for healthier eating [CT]

...

Teacher prompt: “How do you handle emotional and social factors that could lead to poor eating habits or choices?”

Student: “... I also try to be aware of media messages about eating and know that what I am seeing and hearing may not always match up with healthy eating practices.”

C2.4 use decision-making strategies and skills and an understanding of factors influencing drug use (*e.g., personal values, peer pressure, media influences, curiosity, legal restrictions, cultural teachings*) to make safe personal choices about the use of drugs such as alcohol, tobacco, and cannabis [CT]

Language (2006)

Expectations in which explicit connections can be made to financial literacy are found in the Media Literacy strand. Through learning to recognize overt and implied messages in advertising and other media texts, students can develop the critical thinking skills that they need as consumers.

Expectations in the Oral Communication, Reading, and Writing strands, which develop students’ thinking skills and self-awareness, also provide opportunities for developing financial literacy.

Reading

2. Understanding Form and Style

2.1 analyse a variety of text forms and explain how their particular characteristics help communicate meaning, with a focus on literary texts such as a myth ..., graphic texts such as an advertisement (*e.g., colour and layout are used to emphasize the appeal and importance of the product*), and informational texts such as an editorial ...

Media Literacy

1. Understanding Media Texts

1.1 explain how a variety of media texts address their intended purpose and audience (*e.g., ... CD and DVD covers designed to appeal to young children have colourful images of their favourite characters; advertisements geared to parents of infants are broadcast during the daytime whereas those geared to single adults run during late-night programming*)

1.2 interpret media texts, using overt and implied messages as evidence for their interpretations (*e.g., explain why the advertisements used in a particular magazine are appropriate for that magazine, identifying the messages that would appeal to the magazine’s audience; explain how advertisements for healthy food and those for fast food differ*)

Teacher prompt: “Is there a connection between the articles and the advertisements used in a magazine?”

- 1.3 evaluate the effectiveness of the presentation and treatment of ideas, information, themes, opinions, issues, and/or experiences in media texts ...
Teacher prompt: “You’ve told me that you think this advertisement is very effective, but that the other one is weak. Explain what accounts for the success or failure of each.”
- 1.4 explain why different audiences (*e.g., boys, girls, adults, seniors, various cultural groups*) might have different responses to media texts (*e.g., movies, songs, websites, video games, items of clothing*)
Teacher prompts: ... “Who do you think would be the most likely audience for a car magazine? An advertisement for a retirement residence? An investment brochure? An action-oriented video game? A fashion magazine? ... Action figures? Explain your answers.”
- 1.5 identify whose point of view is presented in a media text, identify missing or alternative points of view, and, where appropriate, determine whether the chosen view achieves a particular goal (*e.g., identify biases in two different media texts that focus on the same topic or event; ...*)
Teacher prompts: “What bias or stereotypes can you detect in this advertisement? Can you think of reasons why this view of the subject is used? What does this advertisement achieve?” ...
- 1.6 identify who produces various media texts, the reason for their production, how they are produced, and how they are funded (*e.g., political parties create advertisements to win voter support, using funds raised by their members and supporters; producers develop television dramas to entertain and make money by selling their products to television conglomerates, which then broadcast the programs to make money by selling advertising spots in the programs’ time slots*)
Teacher prompt: “What are the different professions that would be involved in producing a television commercial? How much would it cost to produce? How could we find out?”

Mathematics (2005)

In addition to the expectations listed below in which there are explicit connections to financial literacy, opportunities for skill development in financial literacy are also provided through the mathematics process expectations. Processes such as problem solving, reasoning and proving, reflecting, connecting, and representing are important in the development of skills required for financial literacy.

Number Sense and Numeration

Quantity Relationships

- read, represent, compare, and order whole numbers to 1 000 000, decimal numbers to thousandths, proper and improper fractions, and mixed numbers
 - represent, compare, and order whole numbers and decimal numbers from 0.001 to 1 000 000, using a variety of tools ...
 - demonstrate an understanding of place value in whole numbers and decimal numbers from 0.001 to 1 000 000, using a variety of tools and strategies ...
 - read and print in words whole numbers to one hundred thousand, using meaningful contexts ...

- estimate quantities using benchmarks of 10%, 25%, 50%, 75%, and 100% ...
- solve problems that arise from real-life situations and that relate to the magnitude of whole numbers up to 1 000 000 ...

Operational Sense

- solve problems involving the multiplication and division of whole numbers, and the addition and subtraction of decimal numbers to thousandths, using a variety of strategies
 - use a variety of mental strategies to solve addition, subtraction, multiplication, and division problems involving whole numbers ...
 - add and subtract decimal numbers to thousandths, using concrete materials, estimation, algorithms, and calculators
 - multiply and divide decimal numbers by 10, 100, 1000, and 10 000 using mental strategies ...
 - use estimation when solving problems involving the addition and subtraction of whole numbers and decimals, to help judge the reasonableness of a solution ...

Proportional Relationships

- demonstrate an understanding of relationships involving percent, ratio, and unit rate
 - represent ratios found in real-life contexts, using concrete materials, drawings, and standard fractional notation ...
 - represent relationships using unit rates (*Sample problem:* If 5 batteries cost \$4.75, what is the cost of 1 battery?)

Native Languages (2001)

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities for developing these skills could be provided in oral communication practice, as well as in reading and in writing.

Science and Technology (2007)

Connections to financial literacy can be made when exploring the benefits of biodiversity, as well as the financial costs and benefits of aviation technology and of various means of reducing electricity consumption.

Understanding Life Systems

1. Relating Science and Technology to Society and the Environment

- 1.2** assess the benefits that human societies derive from biodiversity (*e.g., thousands of products such as food, clothing, medicine, and building materials come from plants and animals*) and the problems that occur when biodiversity is diminished ...

Understanding Structures and Mechanisms

1. Relating Science and Technology to Society and the Environment

- 1.1 assess the benefits and costs of aviation technology for society and the environment, taking different social and economic perspectives into account (*e.g., the perspectives of farmers, airline workers, doctors, home owners, tour operators*)

Understanding Matter and Energy

1. Relating Science and Technology to Society and the Environment

- 1.2 assess opportunities for reducing electricity consumption at home or at school that could affect the use of non-renewable resources in a positive way or reduce the impact of electricity generation on the environment.

Sample issue: Peak demand times for electricity are morning and early evening. Because electricity cannot be stored in a cost-effective way, it must be supplied as it is being used. This means that almost all of a utility's available power plants must run to meet the demand and prevent system outages. Some utility companies are considering a plan to pay consumers to reduce their electricity consumption, especially during peak hours. This plan would not only reduce demand but would also reduce the cost of electricity for all customers and the impact of electricity production on the environment.

Social Studies (2004)

In the Heritage and Citizenship strand, students can develop an understanding of the role of trade in the relationships between European explorers and First Nation peoples. In the Canada and World Connections strand, students learn about Canada's economic, social, physical, and political connections with other countries, regions, and organizations of the world.

Heritage and Citizenship

Knowledge and Understanding

- compare key social and cultural characteristics of Algonquian and Iroquoian groups (*e.g., ... agriculture and hunting; ... trade; ...*)
- identify the Viking, French, and English explorers who first came to and explored Canada, and explain the reasons for their journeys (*e.g., the early-fifteenth-century blockade of overland trade routes and the resulting search for new routes to the Far East; the fishing industry; the fur trade; the search for gold; ...*)
- describe the expansion of European influence through the founding of the first trading posts (*e.g., Île Ste Croix, Port Royal, Québec, Mont Royal, Fort William*) and explain how the fur trade served the interests of both the Europeans and the First Nation peoples
- identify the results of contact for both the Europeans and the First Nation peoples (*e.g., ... trading alliances and conflicts; impact of European diseases on First Nation peoples; impact of fur trade on natural resources such as beaver populations*)

Application

- explain how cooperation between First Nation groups and early European explorers benefited both groups (e.g., Europeans gained medical knowledge, survival skills, and geographic knowledge from First Nation peoples; First Nation peoples acquired products of European technology such as cooking pots, metal tools, blankets, and clothing; military alliances helped both groups against a common enemy)

Canada and World Connections

- identify and describe Canada’s economic, political, social, and physical links with the United States and other regions of the world

Knowledge and Understanding

- describe some of the connections Canada shares with the rest of the world (e.g., trade, ... tourism, economic assistance, ... media, culture)
- identify some important international organizations/agreements in which Canada participates and describe their purpose (e.g., ... the World Trade Organization, the North American Free Trade Agreement, ... the Asia-Pacific Economic Cooperation [APEC] association)
- identify Canada’s connections with the United States through the media, trade, immigration, culture, technology, tourism, history, and geography (e.g., ... trade in vehicles, ...)
- describe distinguishing characteristics of the United States (e.g., ... economic activities, ...)
- describe distinguishing characteristics of a country in another region with which Canada has links (e.g., ... economic activities, ...)

Inquiry/Research and Communication Skills

- formulate questions to develop research plans with a statement of purpose (e.g., ... How does tourism benefit Canadians? What are some current issues arising from Canadian/U.S. trade relations? Why does the U.S. government recognize Jay’s Treaty but the Canadian government does not? Why do some Canadian companies choose to manufacture goods outside of North America?)
- use and construct a variety of graphic organizers and graphs to sort, classify, connect, and interpret information (e.g., tables to show countries and total trade; double bar graphs to compare imports to exports; circle graphs to show how tourist dollars are spent)
- use appropriate vocabulary (e.g., ... *tourism*, ... *export*, *import*, ... *economics*, *media*) to describe their inquiries and observations

Map, Globe, and Graphic Skills

- use base maps and a variety of information sources to sketch the relative position of places (e.g., location of trading partners, popular tourist areas of the United States and Canada)

GRADE 7

See the Preface for important information on the organization of the following material.

The Arts (2009)

In the Dance and Drama strands, students explore various current socio-economic issues, such as poverty and homelessness. Connections to financial literacy can also be made in all strands as students develop skills related to reflecting, responding, and self-awareness. These skills are transferable and can be applied in contexts involving financial issues.

A. Dance

A2. Reflecting, Responding, Analysing

A2.1 construct personal interpretations of the messages in their own and others' dance pieces, including messages about issues relevant to their community and/or the world (*e.g., dance pieces on topics such as ... poverty, ... homelessness*), and communicate their responses in a variety of ways (*e.g., through writing, class discussion, oral reports, song, drama, visual art*)

B. Drama

B1. Creating and Presenting

B1.1 engage actively in drama exploration and role play, with a focus on examining multiple perspectives related to current issues, themes, and relationships from a wide variety of sources and diverse communities

B3. Exploring Forms and Cultural Contexts

B3.2 identify and describe several ways in which drama and theatre (*e.g., street festivals, film festivals, theatre festivals, local theatre groups*) contribute to contemporary social, economic, and cultural life (*e.g., attract tourists; provide jobs; ...*)

Teacher prompts: “Why is it beneficial to have local theatre groups in our community?”
“What theatre jobs require performance skills?” ...

D. Visual Arts

D1. Creating and Presenting

D1.3 use elements of design in art works to communicate ideas, messages, and understandings for a specific audience and purpose (*e.g., ... selectively manipulate the colour, values, and text in a digital composition to change the message of a print advertisement*)

Teacher prompts: ... “How could you change the colours, values, and symbols used in a print advertisement for a popular soft drink to convey an objection to consumerism?”

D2. Reflecting, Responding, and Analysing

D2.2 explain how the elements and principles of design are used in their own and others' art work to communicate meaning or understanding (*e.g., ... Brian Jungen's use of positive and negative space and the colours in traditional First Nation art works to convey ideas about consumerism and culture in masks that he created out of brand-name running shoes*)

D2.3 demonstrate an understanding of how to read and interpret signs, symbols, and style in art works (*e.g., ... an artist's manipulation of the intended message of an advertisement by modifying symbols and elements of design in the imagery that is appropriated, or "borrowed", from the original ad*)

Teacher prompts: ... "How can an object represent an idea, a concept, or an abstraction?"
... "What images do the media use to target youth?"

D3. Exploring Forms and Cultural Contexts

D3.2 demonstrate an understanding of the function of visual and media arts in various contexts today and in the past, and of their influence on the development of personal and cultural identity (*e.g., ... the contributions of people in various arts careers to community events, festivals, businesses, galleries, and museums; the significance of the art work of individuals and the arts of cultural groups in local and global contexts*)

French As a Second Language – Extended French, French Immersion (2001); Core French (1998)

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities to develop these skills could be provided in oral communication practice, as well as in reading and in writing.

Health and Physical Education (Interim Edition 2010)

There are many opportunities to link the development of financial literacy with Healthy Living expectations and with living skills, which are integrated across all strands of the health and physical education curriculum. The living skill expectations address personal skills (self-awareness and self-monitoring skills; adaptive, coping, and management skills), interpersonal skills (communication skills; relationship and social skills), and critical and creative thinking skills (e.g., setting goals, solving problems, making decisions, evaluating choices). For example, students can develop financial literacy skills while considering factors that affect their food choices.

C. Healthy Living

C3. Making Connections for Healthy Living

C3.1 demonstrate an understanding of personal and external factors that affect people’s food choices and eating routines (*e.g.*, ... **external**: *family budget, cost of foods, types of food available at home ...*) and identify ways of encouraging healthier eating practices

Teacher prompt: “How can people make healthy food choices if their choices are limited ... by personal beliefs about ethical food choices ... or by budget limitations?”

Student: “... If we have a limited budget, we can still eat well by making careful food choices. Packaged foods are usually more expensive and less nutritious than fresh foods cooked at home. Local produce can be relatively inexpensive in season, and it is more nutritious than imported or packaged fruits and vegetables.”

History and Geography (2004)

HISTORY

Connections to financial literacy can be made through exploring the economic and social factors that shaped early Canada.

New France

- outline the reasons why settlers came to New France; identify the social, political, religious, and economic factors that shaped the colony; and describe how settlers and fur traders interacted with the First Nation peoples
- use a variety of resources and tools to gather, process, and communicate information about how settlers in New France met the physical, social, and economic challenges of the new land

Knowledge and Understanding

- identify key characteristics of economic, political, and social life in New France (*e.g.*, the seigneurial system; the roles of governor, bishop, and intendant)

British North America

Knowledge and Understanding

- explain key characteristics of life in English Canada from a variety of perspectives (*e.g.*, family life, economic and social life, the growth and development of early institutions, transportation, relationships with First Nation peoples and French settlers)

Conflict and Change

Knowledge and Understanding

- explain the major social, economic, political, and legal changes that resulted from the rebellions and their impact on the Canadas (*e.g.*, ... the Rebellion Losses Bill)

GEOGRAPHY

Connections to financial literacy can be made through exploring the economic importance of agriculture and natural resources.

Patterns in Physical Geography

Knowledge and Understanding

- describe how the following major factors influence commercial agriculture: location, climate, raw materials, market, labour, transportation

Natural Resources

Knowledge and Understanding

- describe the economic importance of natural resources to a particular country (e.g., fish along Canada’s coasts, diamonds in South Africa, oil in the Middle East)

Inquiry/Research and Communication Skills

- formulate questions to guide research into problems and points of view regarding the management and use of natural resources (e.g., How important are Canada’s mineral deposits and extraction to the country’s economy? What effect would the discovery of a new gold or diamond deposit have on its surrounding area? How can we ensure the sustainability of a resource? How might changes in technology affect natural resource extraction and use?)

Language (2006)

Expectations in which explicit connections can be made to financial literacy are found in the Media Literacy strand. Through learning to recognize overt and implied messages in advertising and other media texts, students can develop the critical thinking skills that they need as consumers. Expectations in the Oral Communication, Reading, and Writing strands, which develop students’ thinking skills and self-awareness, also provide opportunities for developing financial literacy.

Media Literacy

1. Understanding Media Texts

- 1.1** explain how various media texts address their intended purpose and audience (*e.g., ... this music group’s web page uses electronic graphics and intense colours to reflect the group’s style and to encourage fans to buy its new CD*)

Teacher prompt: “Why do companies and organizations consider it important to have a logo that gives them an ‘identity’ or ‘brand’?”

1.2 interpret increasingly complex or difficult media texts, using overt and implied messages as evidence for their interpretations (*e.g., identify the editorial positions of two different newspapers by comparing the selection of stories and the composition of elements [photos, images, text] on their front pages; identify the themes in a contemporary action movie or comedy and explain how these themes contribute to the popularity of the film; explain how standards of beauty are established in advertising*)

Teacher prompts: ... “What standards of beauty are projected in movies and advertisements? How do these standards affect students?”

1.4 explain why different audiences (*e.g., with respect to gender, age, nationality, ability/disability income level*) might have different responses to a variety of media texts (*e.g., messages in chat rooms, television broadcasts of international news stories, music, documentaries, clothing*)

1.6 identify who produces various media texts and determine the commercial, ideological, political, cultural, and/or artistic interests or perspectives that the texts may involve (*e.g., films may be classified as “artistic”, “commercial”, “documentary”, and so on, reflecting the different perspectives and approaches they take; ...*)

Teacher prompt: “Identify two or more perspectives evident on a cereal box. What makes these perspectives apparent? Are different kinds of graphics used for each? Are there differences in the positioning of elements? Is one perspective more dominant than the other? Explain why this might be the case.”

Understanding Media Forms, Conventions, and Techniques

2.2 identify the conventions and techniques used in a variety of media forms and explain how they help convey meaning and influence or engage the audience (*e.g., fashion magazine conventions: fashion and cosmetics advertisements are more prominent than editorial content; fashion magazine techniques: “themed” presentation of clothing in photo spreads, dramatic modelling poses to display novel features of the clothing*)

Teacher prompts: “What does the placement of the advertisements tell you about a magazine?” “Identify different camera angles used for the photographs in the advertisements and explain their effect.”

Mathematics (2005)

In addition to the expectations listed below in which there are explicit connections to financial literacy, opportunities for skill development in financial literacy are also provided through the mathematics process expectations. Processes such as problem solving, reasoning and proving, reflecting, connecting, and representing are important in the development of skills required for financial literacy.

Number Sense and Numeration

Quantity Relationships

- represent, compare, and order numbers, including integers
 - represent and order integers, using a variety of tools ...
 - select and justify the most appropriate representation of a quantity (i.e., fraction, decimal, percent) for a given context ...

Operational Sense

- demonstrate an understanding of addition and subtraction of fractions and integers, and apply a variety of computational strategies to solve problems involving whole numbers and decimal numbers
 - divide whole numbers by simple fractions and by decimal numbers to hundredths, using concrete materials ...
 - use a variety of mental strategies to solve problems involving the addition and subtraction of fractions and decimals ...
 - solve problems involving the multiplication and division of decimal numbers to thousandths by one-digit whole numbers, using a variety of tools (e.g., concrete materials, drawings, calculators) and strategies (e.g., estimation, algorithms)
 - solve multi-step problems arising from real-life contexts and involving whole numbers and decimals, using a variety of tools (e.g., concrete materials, drawings, calculators) and strategies (e.g., estimation, algorithms)
 - use estimation when solving problems involving operations with whole numbers, decimals, and percents, to help judge the reasonableness of a solution (**Sample problem:** A book costs \$18.49. The salesperson tells you that the total price, including taxes, is \$22.37. How can you tell if the total price is reasonable without using a calculator?)
 - evaluate expressions that involve whole numbers and decimals, including expressions that contain brackets, using order of operations

Proportional Relationships

- demonstrate an understanding of proportional relationships using percent, ratio, and rate
 - determine, through investigation, the relationships among fractions, decimals, percents, and ratios
 - solve problems that involve determining whole number percents, using a variety of tools ...
 - demonstrate an understanding of rate as a comparison, or ratio, of two measurements with different units ...
 - solve problems involving the calculation of unit rates (**Sample problem:** You go shopping and notice that 25 kg of Ryan’s Famous Potatoes cost \$12.95, and 10 kg of Gillian’s Potatoes cost \$5.78. Which is the better deal? Justify your answer.)

Measurement

Attributes, Units, and Measurement Sense

- report on research into real-life applications of area measurements
 - research and report on real-life applications of area measurements (e.g., building a skateboard; painting a room)

Measurement Relationships

- solve problems that require conversion between metric units of measure (e.g., millimetres and centimetres, grams and kilograms, millilitres and litres) (**Sample problem:** At Andrew’s Deli, cheese is on sale for \$11.50 for one kilogram. How much would it cost to purchase 150 g of cheese?)
- solve problems that require conversion between metric units of area (i.e., square centimetres, square metres) ...

Patterning and Algebra

Patterns and Relationships

- represent linear growing patterns (where the terms are whole numbers) using concrete materials, graphs, and algebraic expressions
 - represent linear growing patterns, using a variety of tools (e.g., concrete materials, paper and pencil, calculators, spreadsheets) and strategies ...
 - make predictions about linear growing patterns, through investigation with concrete materials ...

Variables, Expressions, and Equations

- model real-life linear relationships graphically and algebraically, and solve simple algebraic equations using a variety of strategies, including inspection and guess and check
 - model real-life relationships involving constant rates where the initial condition starts at 0 (e.g., speed, heart rate, billing rate), through investigation using tables of values and graphs ...
 - model real-life relationships involving constant rates (e.g., speed, heart rate, billing rate), using algebraic equations with variables to represent the changing quantities in the relationship ...
 - translate phrases describing simple mathematical relationships into algebraic expressions (e.g., one more than three times a number can be written algebraically as $(1 + 3x)$ or $(3x + 1)$, using concrete materials ...
 - evaluate algebraic expressions by substituting natural numbers for the variables
 - make connections between evaluating algebraic expressions and determining the term in a pattern using the general term ...
 - solve linear equations of the form $ax = c$ or $c = ax$ and $ax + b = c$ or variations such as $b + ax = c$ and $c = bx + a$ (where a , b , and c are natural numbers) by modelling with concrete materials, by inspection, or by guess and check, with and without the aid of a calculator ...

Data Management and Probability

Collection and Organization of Data

- collect and organize categorical, discrete, or continuous primary data and secondary data and display the data using charts and graphs, including relative frequency tables and circle graphs
 - collect and organize categorical, discrete, or continuous primary data and secondary data (e.g., electronic data from websites such as E-Stat or Census At Schools) and display the data in charts, tables, and graphs (including relative frequency tables and circle graphs) that have appropriate titles, labels (e.g., appropriate units marked on the axes), and scales (e.g., with appropriate increments) that suit the range and distribution of the data, using a variety of tools (e.g., graph paper, spreadsheets, dynamic statistical software)
 - select an appropriate type of graph to represent a set of data, graph the data using technology, and justify the choice of graph (i.e., from types of graphs already studied)

Data Relationships

- make and evaluate convincing arguments, based on the analysis of data
 - read, interpret, and draw conclusions from primary data (e.g., survey results, measurements, observations) and from secondary data (e.g., temperature data or community data in the newspaper, data from the Internet about populations) presented in charts, tables, and graphs (including relative frequency tables and circle graphs)
 - determine, through investigation, the effect on a measure of central tendency (i.e., mean, median, and mode) of adding or removing a value or values (e.g., changing the value of an outlier may have a significant effect on the mean but no effect on the median) ...
 - identify and describe trends, based on the distribution of the data presented in tables and graphs, using informal language

Native Languages (2001)

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities for developing these skills could be provided in oral communication practice, as well as in reading and in writing.

Science and Technology (2007)

Connections to financial literacy can be made when exploring economic issues related to the designing and building of structures and devices and the manufacturing of products. Financial literacy skills are also developed as students consider the financial costs and benefits of various technologies designed to reduce heat loss and conserve energy.

Understanding Structures and Mechanisms

1. Relating Science and Technology to Society and the Environment

- 1.1** evaluate the importance for individuals, society, the economy, and the environment of factors that should be considered in designing and building structures and devices to meet specific needs (*e.g., ... efficiency; ... user preferences; aesthetics; cost; intended lifespan; effect on the environment; safety, health, legal requirements*)

Sample guiding questions: Why is it important for companies to find out what consumers want now and what they might want and/or need in the future? How might this information influence the design and appearance of a structure, the materials it is made from, and so on? What things might a company need to take into account when considering the construction of a new structure that consumers might not consider (e.g., the environmental impact of using certain resources to make the structure, the eventual disposal of the structure)?

3. Understanding Basic Concepts

- 3.7** identify the factors (*e.g., ... availability, costs of shipping, ... disposal*) that determine the suitability of materials for use in manufacturing a product ...

Understanding Earth and Space Systems

1. assess the costs and benefits of technologies that reduce heat loss or heat-related impacts on the environment

1. Relating Science and Technology to Society and the Environment

- 1.1 assess the social and environmental benefits of technologies that reduce heat loss or transfer (*e.g., ... building insulation, green roofs, energy-efficient buildings*)

Sample guiding questions: ... (b) A well-insulated home is more comfortable and costs less to heat. Reducing heat loss saves energy, and saving energy reduces the environmental impact of energy production. What are some areas of your home where heat might be lost? How can this heat loss be counteracted? What are the benefits of doing so? (c) Green roofs save on heating and cooling costs and reduce the amount of insulation that is needed. But they have not gained wide acceptance in Ontario. What might be some deterrents to having a green roof? How might these deterrents be overcome? ...

- 1.2 assess the environmental and economic impacts of using conventional (*e.g., fossil fuel, nuclear*) and alternative forms of energy (*e.g., geothermal, solar, wind, wave, biofuel*)

Sample issues: (a) Your family is building a new home. Present a case for installing a geothermal heat pump. In your discussion, be sure to include the benefits and costs from both an environmental perspective and an economic perspective. (b) Make a case for (or against) using rural land or marginal land-use areas for wind turbine farms.

GRADE 8

See the Preface for important information on the organization of the following material.

The Arts (2009)

There are expectations in all strands in the arts curriculum that provide opportunities to explore themes related to current economic and social issues, such as poverty and consumerism. There are also opportunities to explore socio-economic factors that have affected the development of the arts in the past. Connections to financial literacy can also be made in all strands as students develop skills related to reflecting, responding, and self-awareness. These skills are transferable and can be applied in contexts involving financial issues.

A. Dance

A1. Creating and Presenting

A1.2 use dance as a language to communicate messages about themes of social justice and/or environmental health (*e.g., possible solutions to ... poverty, ... homelessness, ... oppression, ...*)

A3. Exploring Forms and Cultural Contexts

A3.1 describe how social, political, and economic factors influenced the emergence and development of a dance form or genre of their choice (*e.g., factors: funding to artists, the commercialization of dance, support for dance programs in schools; ...*)

Teacher prompts: “What social factors led to the emergence of this dance (e.g., hip hop, Celtic dance, the waltz)?” “Why do you think swing developed during the Depression in the 1930s (e.g., escapism)?”

B. Drama

B1. Creating and Presenting

B1.1 engage actively in drama exploration and role play, with a focus on examining multiple perspectives and possible outcomes related to complex issues, themes, and relationships from a wide variety of sources and diverse communities

Teacher prompt: “How could you use drama conventions such as conversations, mapping, or role on the wall to dramatize two opposing views on a community issue (e.g., consumerism, landfills, bike lanes)?”

B3. Exploring Forms and Cultural Contexts

B3.2 identify and describe a wide variety of ways in which drama and theatre make or have made contributions to social, cultural, and economic life in a variety of times and places (*e.g., ... by providing jobs; by attracting tourists; by communicating and teaching about a range of topics; ... by raising awareness of ... social/global issues*)

Teacher prompts: ... “How do theatre performances help the economy?”

C. Music

C3. Exploring Forms and Cultural Contexts

C3.1 analyse some of the social, political, and economic factors that affect the creation of music (*e.g., ... the development of jazz, rap, and heavy metal, and their effect on culture; ... the economic purposes for commercial music played in stores; ...*)

D. Visual Arts

D1. Creating and Presenting

D1.3 use elements of design in art works to communicate ideas, messages, and understandings for a specific audience and purpose (*e.g., an illustration for a children’s book that uses colour and rhythm to appeal to its audience; ...*)

Teacher prompts: “How would manipulating the colour change the meaning of the image? How would your illustration differ if you used colours from the opposite side of the colour wheel?”

D2. Reflecting, Responding, and Analysing

D2.2 analyse ways in which elements and principles of design are used in a variety of art works to communicate a theme or message, and evaluate the effectiveness of their use on the basis of criteria generated by the class

Teacher prompts: ... “How do the elements of design allow you to identify the intended audience for a book after you’ve looked at its cover?” ...

D3. Exploring Forms and Cultural Contexts

D3.2 identify and analyse some of the social, political, and economic factors that affect the creation of visual and media arts and the visual and media arts community (*e.g., ... effects on artists of changes in government, changes in the amount of government funding, the creation of arts festivals, and the availability of exhibition opportunities; ...*)

Teacher prompts: ... “How is visual culture shaped by the beliefs, technologies, arts funding, and values of society?”

French As a Second Language – Extended French, French Immersion (2001); Core French (1998)

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities to develop these skills could be provided in oral communication practice, as well as in reading and in writing.

Health and Physical Education (Interim Edition 2010)

There are many opportunities to link the development of financial literacy with Healthy Living expectations and with living skills, which are integrated across all strands of the health and physical education curriculum. The living skill expectations address personal skills (self-awareness and self-monitoring skills; adaptive, coping, and management skills), interpersonal skills (communication skills; relationship and social skills), and critical and creative thinking skills (e.g., setting goals, solving problems, making decisions, evaluating choices). Students can explore connections between various health topics and related financial implications, using these skills.

C. Healthy Living

C1. Understanding Health Concepts

C1.3 identify and describe the warning signs of substance misuse or abuse, addictions, and related behaviours ... and the consequences that can occur (*e.g., ... financial problems resulting from online gambling; ... inability to make good decisions as a result of drug use; ...*)

History and Geography (2004)

HISTORY

Connections to financial literacy can be made as students develop their understanding of economic considerations that had an impact on various communities at Confederation and just prior to World War I.

Confederation

Knowledge and Understanding

- identify key social, political, economic, and physical characteristics of the British North American colonies between 1850 and 1860 (e.g., British, French, First Nation, and Black communities)
- identify external and internal factors and events leading to Confederation (e.g., intercolonial trade, Britain’s repeal of the Corn Laws, ...)

Inquiry/Research and Communication Skills

- use a variety of primary and secondary sources to locate relevant information about the regional interests of each colony/province before and after joining the Dominion of Canada ...
- describe and analyse conflicting points of view about a historical issue or personality (e.g., British versus Canadian points of view about trade and defence; ...)
- use appropriate vocabulary (e.g., ... *reciprocity, intercolonial trade, Corn Laws, ...*) to describe their inquiries and observations

Canada: A Changing Society

- describe key characteristics of Canada between 1885 and 1914, including social and economic conditions, the roles and contributions of various people and groups, internal and external pressures for change, and the political responses to these pressures

GEOGRAPHY

Connections to financial literacy can be made as students deepen their understanding of current economic systems, development issues, and trade.

Patterns in Human Geography

Inquiry/Research and Communication Skills

- use appropriate vocabulary (e.g., ... *developed*, *developing*, ... *gross domestic product [GDP]*, *gross national product [GNP]*, *correlation*, ...) to describe their inquiries and observations

Economic Systems

- describe the characteristics of different types of economic systems and the factors that influence them, including economic relationships and levels of industrial development
- use a variety of geographic representations, resources, tools, and technologies to gather, process, and communicate geographic information about regional, national, and international economic systems
- compare the economies of different communities, regions, or countries, including the influence of factors such as industries, access to resources, and access to markets

Knowledge and Understanding

- outline the fundamental questions that all economic systems must answer: what goods are produced; how they are produced; for whom they are produced; by whom they are produced; and how they are distributed
- describe the characteristics of different types of economic systems (e.g., traditional, command, market) and explain why most countries, including Canada, have a mixed economy that includes features from more than one system
- explain how the availability of particular economic resources (e.g., quantity and quality of land, labour, capital, entrepreneurial ability) influences the economic success of a region

Inquiry/Research and Communication Skills

- formulate questions to guide and analyse research on economic influences and relationships (e.g., Where would be the best place to start a new logging industry in Canada? How have the types of industries in Canada changed since the nineteenth century? How has technology changed a specific industry?)
- use appropriate vocabulary (e.g., *economy*; *traditional*, *command*, *market*, and *mixed economies*; *supply and demand*; *production*; *goods*; *services*; *consumer*; *market*; *distribution*; *imports*; *exports*; *land*; *entrepreneurial*; *capital*; *primary*, *secondary*, and *tertiary industries*) to describe their inquiries and observations

Map, Globe, and Graphic Skills

- use thematic maps to identify economic patterns (e.g., the location of industries in relation to sources of raw materials, markets, and transportation; the proportional flow of trade between countries; sources of labour)

Application

- compare the economies of some top trading nations and explain the reasons for their success, taking into account factors such as industries, access to resources, and access to markets
- investigate and explain the advantages and disadvantages of Canada’s involvement in major trade associations/agreements (e.g., North American Free Trade Agreement [NAFTA], World Trade Organization [WTO])
- investigate and describe how a new or existing industry affects the economy of a region

Migration

Knowledge and Understanding

- identify barriers to migration (e.g., physical, financial, legal, ...)

Language (2006)

Expectations in which explicit connections can be made to financial literacy are found in the Media Literacy strand. Through learning to recognize overt and implied messages in advertising and other media texts, students can develop the critical thinking skills that they need as consumers. Expectations in the Oral Communication, Reading, and Writing strands, which develop students’ thinking skills and self-awareness, also provide opportunities for developing financial literacy.

Media Literacy

Understanding Media Texts

- 1.4** explain why different audiences (*e.g., with respect to gender, age, culture, race, income level*) might have different responses to a variety of media texts (*e.g., predict how a member of a particular age/gender/ethnocultural/socio-economic group might react to a controversial article in a print or online news magazine and give reasons for their prediction*)
- 1.5** demonstrate understanding that different media texts reflect different points of view and that some texts reflect multiple points of view (*e.g., a television broadcast of a sports game presents the views of fans, the announcers, the sponsors, and the television network; different media texts represent people of different age, gender, income level, or ethnocultural background differently, communicating obvious or subtle messages that might indicate bias or stereotyping; ...*)
Teacher prompts: “What different groups are represented in the text? Are the different groups treated differently? If so, how?” ...

- 1.6** identify who produces various media texts and determine the commercial, ideological, political, cultural, and/or artistic interests or perspectives that the texts may involve (*e.g., a music company’s interest in a recording may be different from that of the artist; the company that produces a video game and the game’s creator may have different views on how the game should be promoted*)

Teacher prompt: “How are commercial and artistic interests reflected in the contents and presentation of this CD by your favourite group?” ...

3. Creating Media Texts

- 3.4** produce a variety of media texts of some technical complexity for specific purposes and audiences, using appropriate forms, conventions, and techniques (*e.g., ... a one-minute video advertising a class fund-raising project; ... magazine advertisements for a particular product, aimed at different age groups among the students in the school ...*)

4. Reflecting on Media Literacy Skills and Strategies

- 4.2** explain how their skills in listening, speaking, reading, and writing help them to make sense of and produce media texts

Teacher prompt: “How could reading about food and health help you when you are trying to create an advertisement for a ‘healthy eating’ ad campaign?”

Mathematics (2005)

In addition to the expectations listed below in which there are explicit connections to financial literacy, opportunities for skill development in financial literacy are also provided through the mathematics process expectations. Processes such as problem solving, reasoning and proving, reflecting, connecting, and representing are important in the development of skills required for financial literacy.

Number Sense and Numeration

Quantity Relationships

- represent, compare, and order equivalent representations of numbers, including those involving positive exponents
 - translate between equivalent forms of a number (i.e., decimals, fractions, percents)
(e.g., $\frac{3}{4} = 0.75$)

Operational Sense

- solve problems involving whole numbers, decimal numbers, fractions, and integers using a variety of computational strategies
 - solve multi-step problems arising from real-life contexts and involving whole numbers and decimals, using a variety of tools (e.g., graphs, calculators) and strategies (e.g., estimation, algorithms)

- solve problems involving percents expressed to one decimal place (e.g., 12.5%) and whole-number percents greater than 100 (e.g., 115%) (*Sample problem:* The total cost of an item with tax included [115%] is \$23.00. Use base ten materials to determine the price before tax.)
- use estimation when solving problems involving operations with whole numbers, decimals, percents, integers, and fractions, to help judge the reasonableness of a solution

Proportional Relationships

- solve problems by using proportional reasoning in a variety of meaningful contexts
 - identify and describe real-life situations involving two quantities that are directly proportional (e.g., the number of servings and the quantities in a recipe, ...)
 - solve problems involving percent that arise from real-life contexts (e.g., discount, sales tax, simple interest)
 - solve problems involving rates (*Sample problem:* A pack of 24 CDs costs \$7.99. A pack of 50 CDs costs \$10.45. What is the most economical way to purchase 130 CDs?)

Patterning and Algebra

Variables, Expressions, and Equations

- model linear relationships graphically and algebraically, and solve and verify algebraic equations, using a variety of strategies, including inspection, guess and check, and using a “balance” model
 - describe different ways in which algebra can be used in real-life situations (e.g., the value of \$5 bills and toonies placed in an envelope for fund raising can be represented by the equation $v = 5f + 2t$)
 - model linear relationships using tables of values, graphs, and equations (e.g., the sequence 2, 3, 4, 5, 6, ... can be represented by the equation $t = n + 1$, where n represents the term number and t represents the term), through investigation using a variety of tools ...
(*Sample problem:* Leah put \$350 in a bank certificate that pays 4% simple interest each year. Make a table of values to show how much the bank certificate is worth after five years, using base ten materials to help you. Represent the relationship using an equation.)
 - solve and verify linear equations involving a one-variable term and having solutions that are integers, by using inspection, guess and check, and a “balance” model ...

Native Languages (2001)

Although no overall or specific expectations explicitly address financial literacy, in each of the strands the learning context (e.g., a topic or thematic unit related to financial literacy) and/or learning materials (e.g., books, websites, media) could be used to develop skills and knowledge related to financial literacy. Opportunities for developing these skills could be provided in oral communication practice, as well as in reading and in writing.

Science and Technology (2007)

Connections to financial literacy can be made when considering the financial costs and benefits related to the use of cellular processes, the use of automation, and the reduction of water consumption. As students explore such issues from different perspectives, they deepen their understanding of financial costs and benefits at both the personal and societal levels.

Understanding Life Systems

1. Relating Science and Technology to Society and the Environment

- 1.2** assess the potential that our understanding of cells and cell processes has for both beneficial and harmful effects on human health and the environment, taking different perspectives into account (*e.g., the perspectives of farmers, pesticide manufacturers, people with life threatening illnesses*)

Sample issues: (a) Medical scientists can identify changes in a cell or in chromosomes that signal the development of medical problems. But because of the cost of the procedure, this service may not be available to everyone. ...

Understanding Structures and Mechanisms

1. Relating Science and Technology to Society and the Environment

- 1.1** assess the social, economic, and environmental impacts of automating systems
Sample issues: (a) Automation was feared by some people who believed that replacing humans with automated systems would lead to high unemployment. However, others argued that automation would actually lead to higher employment, because it freed some of the labour force to enter higher-skilled, higher-paying jobs. ... (d) Mass-produced furniture is made of low-quality materials, lacks durability, and involves minimal original craftsmanship, and it therefore can be purchased at a reasonable price. However, many consumers tend to discard it readily, and it often is sent to landfills, thus creating environmental problems.

Understanding Matter and Energy

1. Relating Science and Technology to Society and the Environment

- 1.1** assess the social, economic, and environmental impacts of selected technologies that are based on the properties of fluids
Sample issues: (a) The use of heavy hydraulic equipment on construction sites increases productivity. It also reduces the need for manual labourers. (b) Dialysis and blood-separation techniques have decreased mortality rates. But the costs of the equipment can mean that the service is not available to everyone who needs it.
- 1.2** assess the impact of fluid spills on society and the environment, including the cost of the cleanup and the effort involved
Sample issues: An oil tanker spills its load in B.C.'s inside coastal waters. A fuel truck jackknives and is leaking gasoline onto a major highway and into local groundwater. A farm truck moving down a country road is leaking liquid fertilizer. The family car is in need of repair – there is brake fluid running down the driveway.

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