

Career Education and Financial Literacy (CEFL)

Unpacking Financial Literacy 7-9

Alberta Trades & Technologies 2026 Summit
April 28, 2026
Julia Drefs/Chris Zarski





Centering Indigenous Pedagogies in Math Education: Assessment

Practising Holistic Assessment



Link

Indigenous Ways of Knowing Connection to Practising Holistic Assessment¹

Land Acknowledgement

We would like to acknowledge that we are on Treaty 7 territory, a traditional meeting grounds, gathering place, and travelling route to the Blackfoot (Siksika, Kainai, Piikani), Tsuut'ina, Stoney Nakoda, Cree, Saulteaux, and Métis people. We acknowledge all the many First Nations, Métis, and Inuit whose footsteps have marked these lands for centuries.



Career Education and Financial Literacy: the BIG Picture



Browse Core Curriculum



Career Education and
Financial Literacy



Fine Arts



Language Arts - English



Language Arts - Français
langue première



Language Arts - French
Immersion



Mathematics



Physical Education, Health
and Wellness



Sciences



Social Studies





The Basics - What is career education?

**Lifelong,
Student-
Centere**

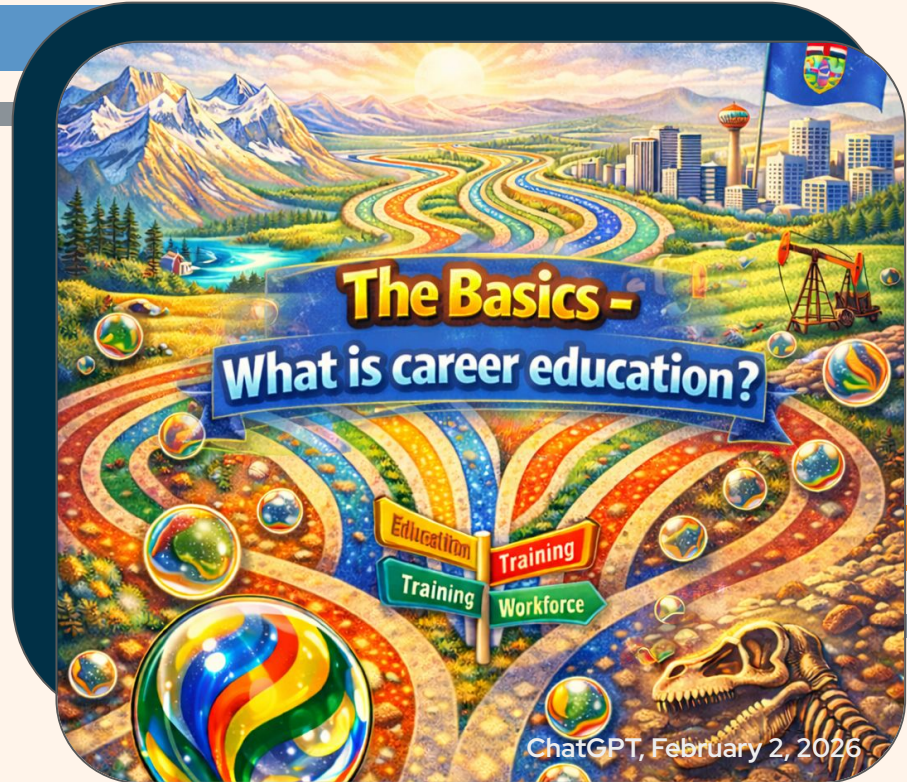
Explore Career Options

Build Transferable Skills

Self-Awareness

Experiential Learning

Community Engagement





What is career education?

Career education is a **lifelong, student-centered process** that helps individuals **explore** career options, **build transferable skills**, and make informed decisions for future success through **self-awareness, experiential learning, and community engagement**.

What is financial literacy?

Alberta Education defines financial literacy as having the knowledge, skills, and confidence to make **responsible financial decisions**, including understanding **how money works, budgeting, saving, and managing debt**. It focuses on enabling students to make informed **choices**, distinguish between **needs and wants**, and understand the **trade-offs** involved in **spending** and, in some contexts, **sharing money**.

Key Components of Financial Literacy



Core Skills: Understanding income (earning), spending, saving, investing, and borrowing.

Informed Decision Making: Recognizing that money is limited and that choices have consequences.'

Lifelong Application: Applying these skills to real-life contexts, such as managing personal finances, understanding financial rights, and planning for the future.

Well-being: Viewing financial literacy as a tool for personal empowerment, self-care, and contributing to community well-being.



	Grade 7			Grade 8			Grade 9		
Guiding Idea	Financial literacy informed financial decision making contributes to the well-being of individuals, groups, and communities.								
Guiding Question	What influences decisions about responsible spending?			How are well-being and financial literacy connected?			How can financial literacy be enhanced?		
Learning Outcomes	Students investigate personal finance.			Students identify strategies for financial well-being.			Students examine financial security.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	<p>Personal finance is a process of planning and managing activities related to money, including earning, spending, saving, budgeting, and borrowing.</p> <p>Personal income can be earned, e.g., employment income, or acquired, e.g., gifts.</p> <p>Employment income can be salary, wages, gratuities, commission and entrepreneurship profit.</p> <p>Employment income can be dependent on factors such as education and experience.</p> <p>Employment income can be standardized by occupation, e.g., employment standards for minimum wage.</p> <p>Employment income may be impacted by taxes and deductions.</p> <p>Spending can be influenced by</p> <ul style="list-style-type: none"> • advertising • family • fundraising activities • peers • perceived needs and wants • social influences • currency exchange rates 	<p>Personal finance can be influenced by income, savings, and spending decisions.</p> <p>Discuss the influence that personal income can have on financial decisions.</p> <p>Describe factors that can influence employment income.</p> <p>Explore various types of employment income.</p> <p>Discuss how the value of currency between countries can influence employment income and spending decisions.</p> <p>Discuss influences on spending.</p> <p>Investigate ways to economize.</p>	<p>Restate personal experiences to decisions about personal finance.</p> <p>Discuss the influence that personal income can have on financial decisions.</p> <p>Describe factors that can influence employment income.</p> <p>Explore various types of employment income.</p> <p>Discuss how the value of currency between countries can influence employment income and spending decisions.</p> <p>Discuss influences on spending.</p> <p>Investigate ways to economize.</p>	<p>Financial well-being is the overall state of one's finances.</p> <p>Financial well-being influences physical, social, and emotional health.</p> <p>Financial well-being allows a person to meet financial obligations and reach short- and long-term financial goals.</p> <p>Financial well-being can be supported by strategies, including</p> <ul style="list-style-type: none"> • budgeting and expense budgeting • saving for planned and unplanned events • economizing • determining money required for short- and long-term financial goals • saving personal income for financial goals before planned spending • adjusting a budget in accordance with changing personal income • planning for life events and transitions <p>Family, culture, and community can influence financial well-being through supports.</p> <p>Financial institutions</p>	<p>Financial well-being contributes to quality of life.</p> <p>Investigate strategies to support financial well-being.</p> <p>Discuss the impact of financial well-being on physical, social, and emotional health.</p> <p>Describe reverse budgeting in relation to financial well-being.</p> <p>Apply a personal strategy to support financial well-being.</p> <p>Discuss the influence of family, culture, and community on financial well-being.</p> <p>Explore services and products financial institutions provide to support financial well-being.</p>	<p>Financial security is about the stability of one's finances, having enough to meet personal employment, and being able to withstand financial challenges.</p> <p>Physical, social, and emotional well-being are positively affected by financial security, which benefits mental health.</p> <p>Financial security involves evaluation of priorities and resources regarding immediate or future spending and saving.</p> <p>Financial security can be impacted by</p> <ul style="list-style-type: none"> • credit • investments • financial services and products • flexible choices • social and environmental factors <p>Social and environmental factors are conditions that can impact a person's or group's financial security, e.g.,</p> <ul style="list-style-type: none"> • job stability • inflation • natural disasters • influences of family, culture, and community <p>Financial security</p>	<p>Financial products and services can support financial security.</p> <p>Explore personal priorities and resources in relation to financial security.</p> <p>Explain factors that impact financial security.</p> <p>Discuss social and environmental factors that can influence financial security.</p> <p>Investigate the benefits and risks of digital features on financial security.</p> <p>Discuss the benefits and risks of investment products.</p> <p>Explore how financial institutions support managing finances.</p> <p>Explore debt and credit card options offered by various financial institutions.</p> <p>Analyze financial security habits.</p>		

Understanding the Architecture Of Financial Literacy





Organizing Ideas

CEFL Organizing Ideas

Career Exploration: Purpose

nt

What initial design ideas do you have for CEFL units?

financial decision making
individuals, groups, and communities.

Curriculum Architecture



Organizing Idea

- statement of the learning
- spans all or most grades
- main concepts



Draft Career Education and Financial Literacy (7-9) Curriculum

	Grade 7			Grade 8		
Organizing Idea	Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in reaching personal potential.					
Guiding Question	How can perceptions of oneself support reaching personal potential?			In what ways can knowing oneself guide future direction?		
Learning Outcome	Students explore self-image in relation to career aspirations.			Students relate self-awareness to the development of career goals.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	<p>Career is a lifelong combination of roles, experiences, and education.</p> <p>Self-image is how an individual sees themselves and their potential.</p> <p>Self-image influences</p>	<p>Positive self-image can influence career aspirations.</p>	<p>Engage in conversations with various people about careers.</p> <p>Describe the importance of lifelong learning.</p> <p>Examine personal beliefs, interests, and</p>	<p>Self-image and others' perceptions of oneself contribute to self-awareness.</p> <p>Self-awareness allows individuals to recognize whether others' perceptions, including those of family and peers, align with self-</p>	<p>Imagining possibilities for future careers can be supported by self-awareness.</p>	<p>Reflect on self-awareness.</p> <p>Relate self-awareness to career aspirations.</p> <p>Explain the role of reflection and feedback in developing self-awareness.</p>

Curriculum Architecture

Guiding Question

- informed by the organizing idea and frames the learning outcome
- intended to spark curiosity and wonder about the LO
- identifies more specific concepts



Draft Career Education and Financial Literacy (7–9) Curriculum

	Grade 7			Grade 8		
Organizing Idea	Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in					
Guiding Question	How can perceptions of oneself support reaching personal potential?			In what ways can knowing oneself guide future direction?		
Learning Outcome	Students explore self-image in relation to career aspirations.			Students relate self-awareness to the development of career goals.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	<p>Career is a lifelong combination of roles, experiences, and education.</p> <p>Self-image is how an individual sees themselves and their potential.</p> <p>Self-image influences</p>	<p>Positive self-image can influence career aspirations.</p>	<p>Engage in conversations with various people about careers.</p> <p>Describe the importance of lifelong learning.</p> <p>Examine personal beliefs, interests, and</p>	<p>Self-image and others' perceptions of oneself contribute to self-awareness.</p> <p>Self-awareness allows individuals to recognize whether others' perceptions, including those of family and</p>	<p>Imagining possibilities for future careers can be supported by self-awareness.</p>	<p>Reflect on self-awareness.</p> <p>Relate self-awareness to career aspirations.</p> <p>Explain the role of reflection and feedback in developing self-awareness.</p>

Curriculum Architecture

Learner Outcome

- describes what students are required to know, understand, and be able to do by the end of a grade.
- must be assessed and reported.
- discipline (subject) specific
- key concepts to be learned and assessed are identified.



Draft Career Education and Financial Literacy (7–9) Curriculum

Alberta

	Grade 7			Grade 8			Grade 9		
Organizing Idea	Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in navigating transitions while pursuing career and educational goals.								
Guiding Question	How can perceptions of oneself support reaching personal potential?			In what ways can knowing oneself guide future direction?			How can career plans be informed?		
Learning Outcome	Students explore self-image in relation to career aspirations.			Students relate self-awareness to the development of career goals.			Students apply self-awareness to career exploration.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	<p>Career is a lifelong combination of roles, experiences, and education.</p> <p>Self-image is how an individual sees themselves and their potential.</p> <p>Self-image influences confidence, motivation, and perseverance.</p> <p>Beliefs, interests, and</p>	<p>Positive self-image can influence career aspirations.</p>	<p>Engage in conversations with various people about careers.</p> <p>Describe the importance of lifelong learning.</p> <p>Examine personal beliefs, interests, and values in relation to self-image.</p> <p>Reflect on personal</p>	<p>Self-image and others' perceptions of oneself contribute to self-awareness.</p> <p>Self-awareness allows individuals to recognize whether others' perceptions, including those of family and peers, align with self-image.</p> <p>Experiences with others, such as peers,</p>	<p>Imagining possibilities for future careers can be supported by self-awareness.</p>	<p>Reflect on self-awareness.</p> <p>Relate self-awareness to career aspirations.</p> <p>Explain the role of reflection and feedback in developing self-awareness.</p> <p>Review and refine career goals and aspirations.</p>	<p>Self-awareness can be informed by self-assessment.</p> <p>Self-assessment is the ability to evaluate strengths and limitations, including strengths and limitations related to employability skills.</p> <p>Self-assessment can support the identification of</p>	<p>Self-awareness and career exploration can guide program and career plans.</p>	<p>Assess personal strengths and opportunities for growth.</p> <p>Relate personal strengths and opportunities for growth to career pathways of interest.</p> <p>Research various career pathways of interest.</p>



KUSPs

Knowledge

Understanding

Skills &
Procedures

Curriculum Architecture



Knowledge

- “Knowledge includes the facts, symbols, rules, principles, and **concepts.**”



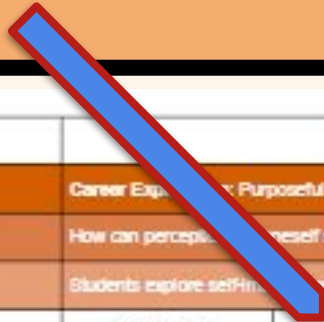
	Grade 7			Grade 8		
Organizing Idea	Career Exploration: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in future planning.					
Guiding Question	How can perceptions of oneself support reaching personal potential?			In what ways can knowing oneself guide future direction?		
Learning Outcomes	Students explore self-image in relation to career aspirations.			Students relate self-awareness to the development of career goals.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	<p>Career is a lifelong combination of roles, experiences, and education.</p> <p>Self-image is how an individual sees themselves and their potential.</p> <p>Self-image influences confidence, motivation, and perseverance.</p> <p>Beliefs, interests, and values contribute to self-image.</p> <p>Self-image can inform</p>	<p>Positive self-image can influence career aspirations.</p>	<p>Engage in conversations with various people about careers.</p> <p>Describe the importance of lifelong learning.</p> <p>Examine personal beliefs, interests, and values in relation to self-image.</p> <p>Reflect on personal potential in relation to self-image.</p> <p>Explore career</p>	<p>Self-image and others' perceptions of oneself contribute to self-awareness.</p> <p>Self-awareness allows individuals to recognize whether others' perceptions, including those of family and peers, align with self-image.</p> <p>Experiences with others, such as peers, family members, and mentors, can contribute to self-awareness.</p> <p>Competencies related to</p>	<p>Imagining possibilities for future careers can be supported by self-awareness.</p>	<p>Reflect on self-awareness.</p> <p>Relate self-awareness to career aspirations.</p> <p>Explain the role of reflection and feedback in developing self-awareness.</p> <p>Review and refine career goals and aspirations.</p> <p>Relate goals and experiences to possible future careers.</p> <p>Define competencies</p>

Curriculum Architecture



Understanding

- informed by the organizing idea and frames the learning outcome
- intended to spark curiosity and wonder about the LO
- identifies more specific concepts



	Grade 7			Grade 8		
Organizing Idea	Career Experiences: Purposeful exploration of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in future planning.					
Guiding Question	How can perceptions of oneself support reaching personal potential?			In what ways can knowing oneself guide future direction?		
Learning Outcome	Students explore self-image in relation to career aspirations.			Students relate self-awareness to the development of career goals.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	<p>Career is a lifelong combination of roles, experiences, and education.</p> <p>Self-image is how an individual sees themselves and their potential.</p> <p>Self-image influences confidence, motivation, and perseverance.</p> <p>Beliefs, interests, and values contribute to self-image.</p> <p>Self-image can inform</p>	<p>Positive self-image can influence career aspirations.</p>	<p>Engage in conversations with various people about careers.</p> <p>Describe the importance of lifelong learning.</p> <p>Examine personal beliefs, interests, and values in relation to self-image.</p> <p>Reflect on personal potential in relation to self-image.</p> <p>Explore career</p>	<p>Self-image and others' perceptions of oneself contribute to self-awareness.</p> <p>Self-awareness allows individuals to recognize whether others' perceptions, including those of family and peers, align with self-image.</p> <p>Experiences with others, such as peers, family members, and mentors, can contribute to self-awareness.</p>	<p>Imagining possibilities for future careers can be supported by self-awareness.</p>	<p>Reflect on self-awareness.</p> <p>Relate self-awareness to career aspirations.</p> <p>Explain the role of reflection and feedback in developing self-awareness.</p> <p>Review and refine career goals and aspirations.</p> <p>Relate goals and experiences to possible future careers.</p>

Curriculum Architecture

Skills & Procedures

- “Skills and procedures are what students do to demonstrate their knowledge and understanding. They are specific skills, methods, tools, strategies, and processes that students will develop as they achieve the learning outcome.”



	Grade 7			Grade 8		
Organizing Idea	Career Exploration: Purposeful selection of past and present experiences can support a healthy work-life balance, contribute to self-knowledge, and assist in future planning.					
Guiding Question	How can perceptions of oneself support the realization of personal potential?			In what ways can knowing oneself guide future direction?		
Learning Outcomes	Students explore self-image in relation to career aspirations.			Students relate self-awareness to the development of career goals.		
	Knowledge	Understanding	Skills & Procedures	Knowledge	Understanding	Skills & Procedures
	<p>Career is a lifelong combination of roles, experiences, and education.</p> <p>Self-image is how an individual sees themselves and their potential.</p> <p>Self-image influences confidence, motivation, and perseverance.</p> <p>Beliefs, interests, and values contribute to self-image.</p> <p>Self-image can inform career aspirations.</p>	<p>Positive self-image can influence career aspirations.</p>	<p>Engage in conversations with various people about careers.</p> <p>Describe the importance of lifelong learning.</p> <p>Examine personal beliefs, interests, and values in relation to self-image.</p> <p>Reflect on personal potential in relation to self-image.</p> <p>Explore career possibilities related to self-image.</p>	<p>Self-image and others' perceptions of oneself contribute to self-awareness.</p> <p>Self-awareness allows individuals to recognize whether others' perceptions, including those of family and peers, align with self-image.</p> <p>Experiences with others, such as peers, family members, and mentors, can contribute to self-awareness.</p> <p>Competencies related to self-awareness include:</p>	<p>Imagining possibilities for future careers can be supported by self-awareness.</p>	<p>Reflect on self-awareness.</p> <p>Relate self-awareness to career aspirations.</p> <p>Explain the role of reflection and feedback in developing self-awareness.</p> <p>Review and refine career goals and aspirations.</p> <p>Relate goals and experiences to possible future careers.</p> <p>Define competencies related to self-awareness.</p>

Language Conventions in Curriculum

Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities.

Students investigate personal finance.

Knowledge

Financial institutions can support financial well-being through services, including financial consultations, and products, including savings accounts.

This is mandatory content that must be covered.

Knowledge

Economizing is a strategy to reduce spending in ways such as shopping for the lowest price or the lowest unit price.

These are optional examples, the knowledge in the stem is still mandatory content.





Features of the Provincial Curriculum



Competency Progressions



Literacy Progressions



Numeracy Progressions



Career Progressions

What are Progressions?

Progressions identify knowledge, skills, characteristics, and behaviours that students may demonstrate by the end of the divisional age range.

They are (or will be) linked to each relevant Learning Outcome and are intended to be woven in to learning.



Features of the Provincial Curriculum



Competency Progressions



Literacy Progressions



Numeracy Progressions



Career Progressions

[Draft Financial Literacy Progressions](#)

Financial Literacy

Financial Literacy is embedded in the K-6 PE&W curricula and the 7-9 CEFL curricula.

Financial Literacy ensures students are prepared with the relevant and timely learning opportunities required to transition into meaningful and sustainable pathways in post-secondary education and the workforce. Financial Literacy **progressions are combinations of knowledge, skills, and characteristics that students may demonstrate by the end of the divisional age range.**

Per Stu the	Finan Stude oblig	Finan Stude their a	Economic Context and Adaptation <i>Students examine the broader factors that impact financial stability and learn to adapt to changing economic conditions.</i>	
Age	Holis	Secur		
Ince Exp	Budg Strat	Digita	Economic Factors	I explain how external factors like inflation, job stability, and natural disasters can impact my personal financial security.
Spe Infl	Reso Navig	Risk a Invest	Global Awareness	I discuss how the value of currency between different countries influences my spending power when purchasing items or accepting work outside of Canada.
Ecc	Supp	Respo Borro	Adaptability	I refine my financial plans based on changing circumstances, such as shifts in personal income or unexpected life events.

Student version

Financial Literacy Progression (Grades 7–9) Student

Grade	Personal Finance Management	Financial Well-being and Planning	Financial Security and Risk	Economic Context and Adaptation
Grade 7	I relate my personal experiences to money decisions and explore income types like wages, tips, or gifts. I identify how advertising and peers influence my spending.	I understand the basic process of money management, including earning, spending, and saving. I set initial career goals that relate to my future financial aspirations.	I discuss how currency exchange rates can change the cost of items I buy or the money I might earn.	I investigate ways to economize, such as comparing unit prices, and describe how my education can impact my future income.
Grade 8	I apply personal strategies to manage my money and investigate how family and community culture support my financial health.	I connect my financial state to my physical, social, and emotional health. I use reverse budgeting to save for my goals before I spend.	I explore specific banking products, like savings accounts and consultations, that help me reach my goals.	I adjust my budget when my income changes and plan my finances to handle anticipated life transitions.
Grade 9	I analyze my habits, like tracking account activity and protecting my PIN, to manage my daily finances safely.	I evaluate my priorities to balance immediate spending with my future needs. I explore how different financial institutions can help me manage my money.	I examine the costs of borrowing, including interest and compounded debt. I investigate the risks of investment products and the impact of my digital footprint.	I explain how external factors like inflation , job stability, and natural disasters can impact my financial security. I refine my plans based on economic changes.





SCHOOL TIMETABLE

TIME	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
7:00 - 8:00					
8:00 - 9:00					
9:00 - 10:00					
10:00 - 11:00					
1:00 - 2:00					
2:00 - 3:00					
3:00 - 4:00					
4:00 - 5:00					



CEFL is a 50 hour core course. Sample schedules will be provided.

Scheduling Opportunities

The calculations contained are based on sample minutes dedicated to option times in various schools schedules. Most schools used a version of a quarterly system, two in each semester.

Assumptions for approximate times: 90 days/semester; 45 days per quarter; 38 weeks/year

Semestered System - Quarter of a Year (1 term)

60 minutes every second day x 45 days = 45 hours

80 minutes every second day x 45 days = 60 hours

45 minutes/day x 45 days = 33.75 hours

Semestered System - Half of a Year (2 terms)

160 min/week x 19 weeks = 50 hours

120 minutes/week x 19 weeks = 38 hours

80 minutes/week x 19 weeks = 25 hours

Friday STEM/Cross Curricular Learning - every Friday (4 terms)

80 minutes/Friday x 38 weeks = 50 hours

Note: For schedules short of hours, **Cross Curricular** planning with math could include up to **10 hours of Mathematics/Financial Literacy** cross curricular instruction and work + a culminating **performance based assessment** of approximately 5-6 hours yielding an **approximate 50 hour** course.

Financial Literacy from K-9



Subject	Organizing Idea	Learning Outcomes									
		Kindergarten	Grade 1	Grade 2	Grade 3	Grade 4	Grade 5	Grade 6	Grade 7	Grade 8	Grade 9
Financial Literacy from PE & W CEFL CALM CTS FIN	Developmental Shift	Recognition ➡	Use ➡	Simple Decision Making ➡	Planning ➡	Personal Management ➡	System Awareness ➡	Informed, Independent Decision Making ➡			
	Grade K-6: Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities. Grades 7-9: Financial Literacy: Informed financial decision making contributes to the well-being of individuals, groups, and communities.	PE&W - Financial Literacy - Children explore money.	PE&W - Financial Literacy - Students explore money and how it is used for everyday living.	PE&W - Financial Literacy - Informed financial decision making contributes to the well-being of individuals, groups, and communities.	PE&W - Financial Literacy - Students describe strategies that support responsible money management.	PE&W - Financial Literacy - Students examine factors that influence spending.	PE&W - Financial Literacy - Students demonstrate how planning can support financial goals.	PE&W - Financial Literacy - Students investigate borrowing and investing in a variety of situations.	CEFL - Financial Literacy - Students investigate personal finance.	CEFL - Financial Literacy - Students identify strategies for financial well-being.	CEFL - Financial Literacy - Students examine financial security

Cross Curricular Connections Careers 7 and and Financial Literacy

Career Education Outcome	Financial Literacy Outcome	Shared Skills & Procedures	Sample Integrated Learning Experience	Assessment Focus
Explore self-image in relation to career aspirations	Investigate personal finance	Explore employment income; discuss spending influences; set goals	Students research entry-level salary for a career of interest and create a simple monthly budget	Ability to connect career income to spending decisions
Engage in conversations about careers	Explore types of employment income	Relate personal experiences to financial decisions	Career interview + income reflection activity	Reflection quality & income understanding
Set career goals	Discuss influence of income on decisions	Describe factors influencing employment income	"If I choose this career, can I afford this lifestyle?" project	Budget accuracy + reasoning
Examine beliefs, interests, values	Discuss influences on spending	Analyze needs vs wants	Lifestyle choice comparison based on different income levels	Decision justification



Select a Conceptual Relationship Sentence Frame to share connections you identify between Career Education and Financial Literacy...

__ (concept) and __ (concept) are connected by __ (relationship).

__ (concept) impacts/affects/influences __ (concept) by/through __ (relationship).

The interaction between __ (concept) and __ (concept) could be described as __ (relationship).

Cross Curricular Connections Careers 8 and Financial Literacy

Career Education Outcome	Financial Literacy Outcome	Shared Skills & Procedures	Sample Integrated Learning Experience	Assessment Focus
Relate self-awareness to career goals	Identify strategies for financial well-being	Apply budgeting strategies; set short/long-term goals	Students create a financial plan based on projected career income	Budget modeling & goal planning
Create course plan for high school transition	Plan for financial goals	Reverse budgeting; determine required savings	Students model saving for post-secondary education	Multi-step financial modeling
Review and refine career goals	Adjust budgets based on income changes	Apply proportional reasoning	Career income fluctuation simulation	Ability to adjust financial plan
Share findings of career information	Explore financial institutions	Compare financial products	Compare savings account options tied to career income	Analytical reasoning

Cross Curricular Connections Careers 9 and and Financial Literacy

Career Education Outcome	Financial Literacy Outcome	Shared Skills & Procedures	Sample Integrated Learning Experience	Assessment Focus
Develop career plans	Examine financial security	Analyze investments; evaluate risk	“Financial Life at 25” simulation based on chosen career	Long-term financial reasoning
Research educational requirements	Explore credit & financial products	Model loan repayment	Student loan & repayment modeling project	Equation modeling & explanation
Investigate career pathways	Analyze financial security habits	Compare financial scenarios	Renting vs buying simulation	Risk evaluation
Relate career clusters to program plans	Discuss factors impacting financial security	Evaluate social & environmental factors	Income vs cost-of-living regional comparison	Multi-factor analysis

Cross Curricular Connections Math 7 and Financial Literacy

Math Outcome (Gr 7)	Math Skills & Procedures	Financial Literacy Outcome (Gr 7)	FL Skills & Procedures	Where They Can Be Taught Together
Operations with Integers	Add/subtract integers; model gains/losses	Investigate personal finance	Discuss income, deductions, spending influences	Gross vs Net Income unit; tracking bank balances
Percent & Proportional Reasoning	Determine percent of quantity; solve percent problems	Investigate personal finance	Explore employment income; economizing; currency exchange	Discounts, tax, and exchange rate comparisons
Ratios & Unit Rates	Determine unit rate; compare proportional relationships	Investigate personal finance	Investigate ways to economize	Unit pricing and consumer decision-making
Multi-Step Problem Solving	Model real-world contexts	Investigate personal finance	Relate personal experiences to financial decisions	Monthly budgeting simulations



Select a Conceptual Relationship Sentence Frame to share connections you identify between Mathematics and Financial Literacy...

__ (concept) and __ (concept) are connected by __ (relationship).

__ (concept) impacts/affects/influences __ (concept) by/through __ (relationship).

The interaction between __ (concept) and __ (concept) could be described as __ (relationship).

Cross Curricular Connections Math 8 and Financial Literacy

Math Outcome (Gr 8)	Math Skills & Procedures	Financial Literacy Outcome (Gr 8)	FL Skills & Procedures	Where They Can Be Taught Together
Rational Number Operations	Multi-step decimal & fraction operations	Identify strategies for financial well-being	Apply budgeting strategies; adjust budgets	Budget adjustment when income changes
Percent Increase/ Decrease	Solve percent growth & reduction problems	Identify strategies for financial well-being	Reverse budgeting; determine short/long-term goals	Savings goal modeling
Proportional Relationships	Determine constant of proportionality	Identify strategies for financial well-being	Explore financial institutions & services	Comparing savings accounts
Data & Representation	Interpret graphs & tables	Identify strategies for financial well-being	Track financial habits	Spending tracking & financial habit analysis

Cross Curricular Connections Math 9 and Financial Literacy

Math Outcome (Gr 9)	Math Skills & Procedures	Financial Literacy Outcome (Gr 9)	FL Skills & Procedures	Where They Can Be Taught Together
Exponents & Powers	Apply exponent laws; model exponential growth	Examine financial security	Discuss investment products; volatility	Compound interest & investment growth
Linear Equations	Model and solve single-variable equations	Examine financial security	Explore credit & debt management	Loan repayment modeling
Inequalities	Solve inequalities; represent constraints	Examine financial security	Analyze financial security habits	Budget constraints & savings goals
Algebraic Modeling	Represent real-world situations	Examine financial security	Explain factors impacting financial security	Long-term financial planning simulations

Pedagogical Strategies for Teaching Career Education & Financial Literacy



APLC PL Series: Pedagogy & Assessment for Career Education & Financial Literacy

The best pedagogy for teaching career education to high students involves hands-on, real-world experiences, integrating the subject across disciplines, and moving away from traditional lecture-based learning to experiential learning that connects to students' lives.

Examples will be provided, along with sample activities and resources.

- Real-World Scenarios
- Gamification
- Cross-Curricular Integration
- Reflective Practices
- Storytelling



**Financial Literacy is its
own language!**

Let's sort!



Header

Header

Header

Header

definition
definition
definition

definition
definition

definition
definition

definition
definition
definition



Questions?

If you have any questions about this resource or curriculum implementation professional learning opportunities, please reach out info@aplc.ca




aplc.ca

Resources



<https://aplc.ca> – type *Financial Literacy* in the search bar

Alberta  new LearnAlberta

New Learn Alberta -

Resources type *Financial Literacy* in the search bar

Gr. 7: Career Education and Financial Literacy Field Testing List – Grade 7

Gr. 8: Career Education and Financial Literacy Field Testing List – Grade 8

Gr. 9: Career Education and Financial Literacy Field Testing List – Grade 9

CPA Canada – Financial

Literacy Resources



Junior Achievement (JA Canada)



Canadian Foundation for Economic Education (CFEE)

Financial Consumer Agency of Canada (FCAC)

Practical Money Skills (Visa Canada)

Next Gen Personal Finance

