Planning and Money: Unit Overview

GLC2O, Career Studies, Grade 10 (Open), Unit 5. 7 classes of 75 minutes, plus two work periods for the summative.

The big question

What will my first year after secondary school look like, and how will I pay for it?

Students picture their first postsecondary year, select and organize information from their portfolio to refine a first-year goal, and build a backward plan with opportunities, challenges, if-then strategies and a Plan B. They write resumes and cover letters or program statements and practise interviews and 30-second pitches. In the money lessons they sort needs and wants, learn to pay themselves first, calculate simple and compound interest, compare savings accounts, GICs and registered plans (TFSA, RESP, FHSA and RRSP, in general terms), learn how credit scores work, compare credit cards, loans, lines of credit, student aid, buy now pay later and payday loans, and build and balance first-year budgets for two invented destinations (living at home and working, and college away from home) before drafting their own. The work completes the Plan and Money sections of the Career Portfolio. The summative, an Application Package and Budget, is worth 18% of the final grade.

Lessons

#	Lesson	Classes	Question	Expectations	What's inside
1	**My First Postsecondary Year**	1	What will my first year look like?	C1.1	First-year snapshot; keep, park or drop; refined goal
2	**Making a Plan**	1	How will I get there?	C1.2	Backward plan; timeline; opportunities and challenges; if-then; Plan B
3	**Resumes and Cover Letters**	1	How do I show what I can do in writing?	C1.3	Resume sections; action-and-result bullets; privacy; letters and statements
4	**Interviews and Pitches**	1	How do I tell my story out loud?	C1.3	Common questions; STAR; 30-second pitch; triad practice
5	**Saving and Financial Responsibility**	1	How can my money grow?	C2.1	Needs and wants; compound interest; savings options; registered plans; tools
6	**Borrowing Wisely**	1	When and how should I borrow?	C2.2	Credit scores; six forms of borrowing; credit card payoff; scenarios
7	**Building a Budget**	1	Does my first-year plan add up?	C2.3	Net pay; cost types; two destination budgets; my budget; summative launch

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Assessment

Type	In this unit
Assessment for learning	Keep, Park or Drop, If… Then…, Bullet Makeover, STAR stories, interest practice, Borrowing Choices, Fix the Budget, exit tickets
Assessment as learning	First-Year Snapshot, Backward Plan, observer feedback, savings goal, self-checks on success criteria
Assessment of learning	Application Package and Budget (18% of the final grade), with a four-level rubric and teacher guide

Materials

Included:

- **Original practice materials:** invented students (Priya, Jamal, Andre, Mei, Alex, Sam), invented resume excerpts, a compound interest table, a credit card payoff example and two first-year budgets
- **Teacher-supplied:** calculators; optional access to your board's resume builder; current figures from the Canada Revenue Agency, the Financial Consumer Agency of Canada and ontario.ca if you want to compare with the invented examples

Every dollar amount and interest rate is an invented, rounded example, clearly labelled, and all arithmetic has been checked. The unit does not state current interest rates, contribution limits, wages, tuition or student aid amounts, because they change. Never ask students to share their own or their family's finances.

What's in each lesson

- Teacher lesson plan with expectations, timed sequence, differentiation, look-fors and answer guides
- Slides with speaker notes
- Student handouts and organizers
- Editable Word and PowerPoint files, plus PDFs

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