

October 2019

**JA Personal Finance Program (PF) supports aspects of BC's New Curriculum for Grades 11-12 as excerpted and paraphrased below:**

### Core Competencies

- Communication
  - Connect & engage with others to share & develop ideas
  - Acquire/interpret/present information
  - Collaborate to plan/carry out/review activities
  - Explain/recount/reflect on experiences
- Thinking Creatively
  - Generate ideas
  - Develop ideas
- Thinking Critically
  - Analyze & critique
  - Question & investigate
- Positive Personal & Cultural Identity
  - Recognize personal values & choices
  - Recognize personal strengths & abilities
- Personal Awareness & Responsibility
  - Personally aware & confident
  - Responsible for their own choices & well-being

### Areas of Learning PF Supports

- Mathematics
  - Workplace Mathematics 11
  - Foundations of Mathematics 11-12
  - Apprenticeship Mathematics 12
- Career Education
  - Career-Life Education 10-12
  - Career-Life Connections 10-12

### Area of Learning Detail: Mathematics – Workplace Mathematics 11, Foundations of Mathematics 11-12, Apprenticeship Mathematics 12

#### Goals

- Become financially literate and able to make sound financial decisions
- Use flexible, effective & accurate strategies to analyze & solve complex problems
- Develop perseverance & confidence to apply mathematical thinking in various abstract & concrete contexts
- View & navigate their world with a mathematical perspective

## Big Ideas

- Computational fluency & flexibility with numbers (Grade 11-12)
- Analyzing data enables us to compare & interpret, and notice trends & relationships (Grade 11-12)
- Mathematical analysis informs financial decisions (Grade 11-12)
- Transferring mathematical skills between problems requires conceptual understanding & flexible thinking (Grade 12)

## Curricular Competencies

Use reasoning & logic to explore, analyze, apply mathematical ideas	Grade 11-12
Model with mathematics in situational contexts	Grade 11-12
Develop, demonstrate, apply mathematical understanding through play, story, inquiry, problem solving	Grade 11-12
Explain & justify mathematical ideas & decisions	Grade 11-12
Use mathematics to support personal choices & solve problems	Grade 11-12
Estimate reasonably & logically	Grade 11-12

## Content

Financial literacy	Grade 11-12
Gross net/pay	Grade 11-12
Personal investments & loans	Grade 11-12
Personal budgeting & planning for significant life purchases	Grade 11-12
Use of credit cards	Grade 11-12
Leasing/renting/purchasing	Grade 11-12
Savings & interest on savings & debts	Grade 11-12

## Areas of Learning Detail: Career Education/Career-Life Education/Career-Life Connections 10-12

### Goals

- Develop awareness of individual skills, interests, values & passions, and connect them to career goals
- Work & communicate effectively with others
- Recognize need to be adaptable, resilient & flexible to meet demands of the work environment
- Understand the value & importance of career development
- Effectively use goal-setting & decision-making strategies to develop, manage, adjust educational & career plans

## Big Ideas

- Effective career-life planning consider both internal & external, local/global factors (Grade 10-12)
- Successful career and educational paths require ongoing cycles of exploration, planning, evaluation, adaptation, & deciding (Grade 10-12)
- Careers, education & life opportunities change over time (Grade 10-12)
- A sense of purpose & career-life balance support personal well-being (Grade 10-12)

## Curricular Competencies

Use self-assessment & reflection to consider post graduation goals & plans	Grade 10-12
Explore & connect entrepreneurial learning with possible & preferred career-life pathways	Grade 10-12
Identify & explore local/global social, economic & sustainability trends & appreciate their impact on individuals/communities/workplaces/career opportunities	Grade 10-12
Demonstrate personal awareness & responsibility through diverse experiences, & make connections to community	Grade 10-12
Explore ways of knowing, research & decision-making processes that help identify personal opportunities & inform choices	Grade 10-12
Use entrepreneurial & innovative thinking to explore options for one's future	Grade 10-12
Create a personal integrated plan for post-graduation that articulates choices related to career, education, finances, health & well-being	Grade 10-12

## Content

Personal financial planning & budgeting	Grade 10-12
Life and Career Plan – post-graduation educational opportunities, labour & market trends	Grade 10-12
Strategies for personal well-being & work-life balance	Grade 10-12
Personal development – self-assessment & preparation for achieving post-graduation goals & plans	Grade 10-12
Need for continual assessment & revision of plans due to life events & new experiences	Grade 10-12

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