

JA Dollars with Sense and the Newfoundland and Labrador Grade 7 Curriculum

Dollars with Sense supports the Newfoundland and Labrador's Department of Education Grade 7 Curriculum framework through its alignment with the following:

- **Essential Graduation Learnings**
- **Conceptual Strands**
- Identified skills for **the next generation**
- **Education for Sustainable Development**
- Emphasis on providing **deep learning** experiences
- Prioritization of **literacy and numeracy** skill development
- Fostering **critical thinking**

Dollars with Sense delivers a high quality learning experience that develops life-long financial literacy skills, empowering students to make informed economic decisions, enhancing their overall financial well-being. Through the program's student-centered approach, grade appropriate content and activity design it:

- Applies an experiential learning approach using engaging and interactive activities set in a real world context and requiring lifelong learning skills such as: problem solving, critical thinking, creative thinking, information analysis, and informed decision making.
- Supports students towards a gradual release of responsibility. Through discussions, introduction of new vocabulary, concepts, and activities students are guided to build upon previous experiences and curiosity to solve practical real life problems allowing students to create personal meaning, engage in active learning while developing the ability and confidence to use newly acquired information and concepts independently and in novel ways.
- Illustrates problem solving and decision making as multidimensional and personal, requiring both creativity, information, critical thinking balanced with one's values.
- Threads throughout the program the underlying concept that there may be several different answers or approaches used to problem solve and focuses on the student's explanation of their thinking and how they are integrating new concepts into their thinking while creating personal meaning.
- Integrates inquiry and analysis into each lesson, asking students to make plausible inferences, develop interpretations, and make reasoned decisions based on evidence.
- Introduces and/or expands upon a student's understanding of financial literacy and entrepreneurial concepts.
- Empowers and challenges students through active, meaningful, and personally significant activities and discussions.

Dollars with Sense prepares students to evaluate their financial decisions and equips them with skills to reach their financial goals. Students will participate in discussions and activities focusing on money management behavior, responsible use of credit, developing budgets, investing as means of growing wealth as well as protecting their identity and purchases while online.

Dollars with Sense	Discussion topics and concepts
Lesson #1 Money Makes the World go Round	<ul style="list-style-type: none"> • Money management behavior & self-profile • Global currencies • Different and emerging methods of payment and their wise usage. • The cost of borrowing and credit • Inflation
Lesson #2 Smart Shopping in an Online World	<ul style="list-style-type: none"> • Factors that drive spending decisions • Being a SMART consumer: Stop & think, make a plan, ask questions, review information, take action • Keeping your financial transactions safe when shopping online • Protecting your privacy, being “spam smart”
Lesson #3 Spending, Saving and Sharing	<ul style="list-style-type: none"> • Differentiating between needs, wants and goals • The relationship between income and expenses, and a surplus, deficit or balanced budget. • Developing a project budget • Credit scores and factors affecting your credit rating • Developing a spending and savings plan and goal setting
Lesson #4 Make Your Money Work for You	<ul style="list-style-type: none"> • How wealth can grow through wise investments • Investment “vehicles” (GICs, Mutual Funds, Stocks, TFSA, RRSP, and RESP) and associated levels of risk. • Applying SMART strategy to investing
Lesson #5 Using Credit	<ul style="list-style-type: none"> • Responsible use of credit, and how it can be managed effectively. • Credit reports & credit scores and how they impact the individual’s interest rate and the availability of credit.

Dollars with Sense and its alignment and correlation to NL Grade 7 Curriculum: Social Studies, Career Education, Mathematics, and English Language Arts, Home Economics.

NL essential graduation learnings common to all subject areas Knowledge, skills and attributes that prepare students to learn throughout their lives.	Lesson #1 Money Makes the World go Round	Lesson #2 Smart Shopping in an Online World	Lesson #3 Spending, Saving and Sharing	Lesson #4 Make Your Money Work for You	Lesson #5 Using Credit
Aesthetic Expression					
Spiritual and Moral Development	★		★	★	
Technological Competencies		★	★	★	★
Problem Solving	★	★	★	★	★
Personal Development	★	★	★	★	★
Communication	★	★	★	★	★
Citizenship	★	★	★	★	★

21st Century Learning Curriculum	Lesson #1 Money Makes the World go Round	Lesson #2 Smart Shopping in an Online World	Lesson #3 Spending, Saving and Sharing	Lesson #4 Make Your Money Work for You	Lesson #5 Using Credit
Learning & Innovation Skills: . Critical Thinking and Problem Solving . Creativity and Innovation . Communication and Collaboration	★	★	★	★	★
Literacy: . Reading and Writing . Information and Communication Technology Literacy . Numeracy	★	★	★	★	★
Life and Career Skills: . Leadership and Responsibility . Productivity and Accountability . Social and Cross-Cultural Skills . Flexibility and Adaptability . Initiative and Self-Direction	★	★	★	★	★

Supporting adolescent literacy development through experiential teaching approach:	Lesson #1 Money Makes the World go Round	Lesson #2 Smart Shopping in an Online World	Lesson #3 Spending, Saving and Sharing	Lesson #4 Make Your Money Work for You	Lesson #5 Using Credit
Provide opportunity for self-assessment	★		★	★	
Focus on student issues	★	★	★	★	★
Focus on student voice	★	★	★	★	★
Encourage students to question and analyze situations	★	★	★	★	★
Examine societal values	★	★	★	★	★
Participate in discussion and communicate	★	★	★	★	★
Communicate using technology		★		★	

<p align="center">Education for Sustainable Development</p> <p align="center">Sustainable development is comprised of three integrally connected areas: economy, environment, and society.</p>	<p>Dollars with Sense helps support</p>
Students develop the skills, attitudes, and perspectives to meet their present needs without compromising the ability of future generations to meet their needs	★
The skills necessary include such things as being able to assess bias, analyze consequences of choices, ask the right questions, and problem solve.	★

The organizing concept for the grade 7 curriculum is **empowerment**.

Dollars with Sense supports unit 2: Economic Empowerment. The program empowers students by developing life-long financial literacy skills, by providing fundamental financial information through a lens of critical thinking, personal choice and goal setting. Personal economic empowerment equips students to independently make informed economic decisions and be able to take action to direct and enhance their overall life-long financial well-being.



















Conceptual Strands	Lesson #1 Money Makes the World go Round	Lesson #2 Smart Shopping in an Online World	Lesson #3 Spending, Saving and Sharing	Lesson #4 Make Your Money Work for You	Lesson #5 Using Credit
Citizenship, Power, and Governance	★	★	★	★	★
Culture and Diversity	★		★		
Individuals, Societies, and Economic Decisions	★	★	★	★	★
Interdependence	★	★	★	★	★
People, Place, and the Environment	★	★	★	★	
Time, Continuity, and Change		★	★	★	
Process and Skills					
Units # 1 – 7: Communication, Inquiry, Participation	★	★	★	★	★
Social Studies Underlying Principles					
Meaningful, Significant, Challenging, Active, Integrative, Issues-based	★	★	★	★	★


















Career Education General Curriculum Outcomes (GCOs) <ul style="list-style-type: none"> • Personal Management (GCO 1,2) • Career Exploration/Learning and Work Exploration (GCO 3,4,5) • Career Preparation: Life/Work Building (GCO 6,7,8) 	Lesson #1	Lesson #2	Lesson #3	Lesson #4	Lesson #5
	Money Makes the World go Round	Smart Shopping in an Online World	Spending, Saving and Sharing	Make Your Money Work for You	Using Credit
GCO 1: Self Awareness and Positive Interactions	★	★	★	★	★
GCO 2: Change	★	★	★	★	★
GCO 3: Life-long Learning	★	★	★	★	★
GCO 4: Relationship of Work to Society and the Economy	★	★	★	★	★
GCO 5: Life/Work Information	★	★	★	★	★
GCO 6: Life/Work Roles	★	★	★	★	★
GCO 7: Decision Making					
GCO 8: Independent Management of Life/Work Building Process	★	★	★	★	★
Career Education Grade 7					
Unit one: Setting the Stage					
What is Career Development	★		★		
Understanding Your Options			★		
Unit Two: Positive Interactions					
Self-Image	★	★	★		
Life Change	★	★	★	★	★
Accepting Differences	★	★	★	★	
Unit Three: Skills & Employability					
Understanding Skills and Positive Attitudes	★	★	★	★	★











Community Contribution			★	★	
Developing Skills and Positive Attitudes	★	★	★	★	★
Balanced Decision Making	★	★	★	★	★
Financial Awareness and Planning	★	★	★	★	★
Your Plan			★		










Mathematics Grade 7 Curriculum Correlations		Lesson #1 Money Makes the World go Round	Lesson #2 Smart Shopping in an Online World	Lesson #3 Spending, Saving and Sharing	Lesson #4 Make Your Money Work for You	Lesson #5 Using Credit
Goals for students The main goals of mathematics education are to prepare students to:	Use mathematics confidently to solve problems	★		★	★	★
	Communicate and reason mathematically	★		★	★	★
	Appreciate and value mathematics	★		★	★	★
	Make connections between mathematics and its applications	★		★	★	★
	Commit themselves to lifelong learning	★	★	★	★	★
	Become mathematically literate adults, using mathematics to contribute to society	★		★	★	★
7 interrelated Mathematical Processes There are critical components that students must encounter in a mathematics program in order to	Communicate in order to learn and express their understanding	★		★	★	★
	Connect mathematical ideas to other concepts in mathematics, to everyday experiences and to other disciplines	★		★	★	★
	Demonstrate fluency with mental mathematics and estimation			★		
	Develop and apply new mathematical knowledge through problem solving	★		★	★	★
	Develop mathematical reasoning	★		★	★	★

achieve the goals of mathematics education and embrace lifelong learning in mathematics.	Select and use technologies as tools for learning and for solving problems			★	★	
	Develop visualization skills to assist in processing information, making connections and solving problems	★		★	★	★
Nature of Mathematics Mathematics is one way of trying to understand, interpret and describe our world. There are a number of components that define the nature of mathematics, and these are woven throughout the curriculum guide.	Change - To make predictions, students need to describe and quantify their observations, look for patterns, and describe those quantities that remain fixed and those that change.	★		★	★	★
	Constancy - Many important properties in mathematics and science relate to properties that do not change when outside conditions change.	★		★		★
	Number Sense - Number sense develops when students connect numbers to their own real-life experiences	★		★	★	★
	Patterns - Working with patterns enables students to make connections within and beyond mathematics	★		★	★	★
	Relationships - students look for relationships among numbers, sets, shapes, objects and concepts.	★		★	★	★
	Spatial Sense - enables students to communicate about shapes and objects and to create their own representations.					
	Uncertainty - interpretations of data and the predictions made from data may lack certainty.			★	★	
Strands	Number - Develop number sense	★		★	★	★
	Patterns and Relations - Use patterns to describe the world and to solve problems.	★		★	★	★
	Shape and Space - Use direct and indirect measurement to solve problems					

	Statistics and Probability - Data analysis: Collect, display and analyze data to solve problems.					
Units	Patterns and Relations					
	Integers					
	Fractions, Decimals, and Percent					
	Circles and Area					
	Operations with Fractions					
	Equations					
	Data Analysis					
	Geometry					

English Language Arts Grade 7 Curriculum Connections		Lesson #1	Lesson #2	Lesson #3	Lesson #4	Lesson #5
		Money Makes the World go Round	Smart Shopping in an Online World	Spending, Saving and Sharing	Make Your Money Work for You	Using Credit
Strand	GCO					
Speaking and Listening	GCO 1: Students will be expected to speak and listen to explore, extend, clarify, and reflect on their thoughts, ideas, feelings, and experiences.					
	GCO 2: Students will be expected to communicate information and ideas effectively and clearly, and to respond personally and critically.					
	GCO 3: Students will be expected to interact with sensitivity and respect, considering the situation, audience, and purpose.					
Reading and Viewing	GCO 4: Students will be expected to select, read, and view with understanding a range of literature, information, media, and visual texts.					

	GCO 5: Students will be expected to interpret, select, and combine information using a variety of strategies, resources, and technologies.					
	GCO 6: Students will be expected to respond personally to a range of texts.					
	GCO 7: Students will be expected to respond critically to a range of texts, applying their understanding of language, form, and genre.					
Writing and Representing	GCO 8: Students will be expected to use writing and other forms of representation to explore, clarify, and reflect on their thoughts, feelings, experiences, and learnings; and to use their imaginations					
	GCO 9: Students will be expected to create texts collaboratively and independently, using a variety of forms for a range of audiences and purposes.					
	GCO 10: Students will be expected to use a range of strategies to develop effective writing and representing to enhance their clarity, precision, and effectiveness.					

Home Economic: Intermediate Money Management and Consumerism Module		Lesson #1 Money Makes the World go Round	Lesson #2 Smart Shopping in an Online World	Lesson #3 Spending, Saving and Sharing	Lesson #4 Make Your Money Work for You	Lesson #5 Using Credit
To become aware of some basic principles related to money	1.1 To explore attitudes and values that influence spending and saving					
	1.2 To become aware of how the average Canadian family spends its money					
	1.3 To understand basic terminology related to money management.					

management	1.4 To understand and practice the processes used in making and following a budget.			★		
	1.5 To know and practice basic steps in using a bank account.	★				
	1.6 To understand the cost of credit and some advantages and disadvantages of using credit.	★		★		★
To consider and apply some basic principles of consumerism	2.1 To evaluate the use of advertising	★	★			
	2.2 To be aware of some sources of information as guides to buying		★			
	2.3 To understand how to shop for quality and price		★	★		
	2.4 To know consumer rights and responsibilities.		★			
	2.5 To practice making a consumer complaint.		★			