

JA Personal Finance Curriculum Correlations to BBI10/20

JA's Personal Finance program teaches high school students personal money management skills including the key elements of personal finance such as spending wisely, budgeting, saving, investing, and using credit.

JA online programs help high school students develop skills in financial literacy, work readiness and entrepreneurship and are available at no cost to teachers, students or parents. Each program lasts 2 to 4 hours and provides expert guidance so that students can learn all about money management, financial security and preparing for future success.

These programs support the curriculum and help students develop and build on skills they are taught in the classroom – giving them the tools to succeed in work and life!

JA's Personal Finance - Program Objectives

- Recognize the role income plays in personal finances
- Discover the importance of planning their financial decisions
- Identify high-dollar items and unexpected costs that require savings
- Learn the importance of making and keeping a spending plan
- Consider the types of expenditures that might go into a monthly budget
- Express the need to make good credit decisions to avoid costly consequences
- Assess potential risks to their personal finances
- Learn preventative methods to limit potential losses

Connections to BBI10/20 Objectives

JA Programs align with several aspects of the Ontario Ministry of Education curriculum and priorities.

Below are some of the significant ways the JA Personal Finance program supports learning priorities and objectives of Introduction to Business (BBI10/20).

Finance

Overall Expectations

- Demonstrate an understanding of income and spending issues facing individuals and businesses.
- Demonstrate an understanding of how banks and other financial institutions operate.
- Demonstrate an understanding of effective investment practices;
- Analyze the role and importance of credit in personal and business finance.

Specific Expectations

Income Management

- Distinguish between types of personal income (e.g. gross, disposable, discretionary) and types of business income (e.g. gross, net).
- Identify the factors that need to be assessed in order to make effective purchasing decisions (e.g. cost, quality, guarantees, service, money available, product information).
- Demonstrate financial-planning skills and produce a business or personal financial plan (e.g. monthly plan, budget) using appropriate software.

Banking

- Evaluate the products and services offered by major Canadian financial institutions.

Investing

- Compare the benefits of saving with those of investing.
- describe various types of investment alternatives available to individuals (e.g., GICs, stocks, bonds, mutual funds, ethical funds) and to businesses (e.g., capital investment, treasury bills, stocks);
- Assess the factors that will affect the value of investments over time (e.g., compound interest, rate of inflation, diversification of portfolio).

Credit

- Explain the advantages and disadvantages of both consumer credit and business credit.
- Describe the process of establishing a credit rating and applying for and obtaining credit.

“I felt like it was a very strong resource for our course and having the students make connections in class as well as start conversations at home was big hit!!!”

- BBI10 Teacher from TVDSB

I WANT JA IN MY CLASSROOM!

Register online or email info@jaswo.org for more information.

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