

JA Personal Finance

Curriculum Connections to MTH1W

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 MTH1W Curriculum

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

Below are some of the significant ways the Personal Finance program supports learning priorities and objectives of the NEW Grade 9 Math Curriculum!

Strand

Mathematical Thinking and Making Connections

A1. Mathematical Processes

- Apply the mathematical processes to develop a conceptual understanding of, and procedural fluency with, the mathematics they are learning.

A2. Making Connections

- Make connections between mathematics and various knowledge systems, their lived experiences, and various real-life applications of mathematics, including careers.

Number

B3. Number Sense and Operations

- Apply an understanding of rational numbers, ratios, rates, percentages, and proportions, in various mathematical contexts, and to solve problems.

B3.5

- Pose and solve problems involving rates, percentages, and proportions in various contexts, including contexts connected to real-life applications of data, measurement, geometry, linear relations, and financial literacy.

Financial Literacy

F1. Financial Decisions

- Demonstrate the knowledge and skills needed to make informed financial decisions.

F1.1

- Identify a past or current financial situation and explain how it can inform financial decisions, by applying an understanding of the context of the situation and related mathematical knowledge.

F1.3

- Compare the effects that different interest rates, lengths of borrowing time, ways in which interest is calculated, and amounts of down payments have on the overall costs associated with purchasing goods or services, using appropriate tools.

F1.4

- Modify budgets displayed in various ways to reflect specific changes in circumstances, and provide a rationale for the modifications.

“My students commented on how appreciative they were about learning this information. They recognized how valuable it was for their futures. They also liked the content about the cost for post secondary.”

– Grade 9 Teacher

I WANT JA IN MY CLASSROOM!

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

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