

Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

O.A.G.E.E.

in Partnership with O.G.C.A.

Supported By the

Ontario Ministry of Education

Announces

Lessons and Activities

To support Financial Literacy
In Geography courses in grades 7-12

Authors	Reviewers
Tom Bodor Ewan Geddes Michael Farley Ralph Hepperle Tania Kanerva David Mooney Lucy Nguyen Claire Penzack Alicia Roberge Elizabeth Smith Dimitra Tsanos	Kristen Roulston Randy Wilkie Paul Van Zant Project Manager: Mark Lowry



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Description of lesson Packs written by OAGEE members to support financial literacy

Grade 7 Geography – Natural Resources

Energy and Financial Literacy:

Using the Electricity Computer Simulation to Explore Energy Resources & Financial Concepts

Grade 8 Geography- Economics (using Geo Technologies)

Human Development Index: A Nike Case Study

Grade 9 Canadian Academic Geography ELL CGC1D8

The Importance of Financial Literacy for New Canadians

Grade 9 Canadian Academic Geography CGC1D

Socially Responsible Mutual Funds

Grade 9 Canadian Applied Geography CGC1P

The “Cost of Living”: Using City comparisons to explore the variances in cost of Living.

Grade 9 Canadian Applied Geography CGC1P

Choices in Using Electricity”: Understanding and Making Personal Choices in Household Electricity Usage

Grade 9 Canadian Applied Geography CGC1P

What is in your Cell phone”: Understanding the materials and construction of Cell Phones- Are they a sustainable Product?

Grade 11 Travel and Tourism CGG30

Planning an Ecotourism Trip”: Understanding and Making Personal Decisions and Budget

Grade 12 Environment and Resource Management CGR4M

“Your Personal Energy Costs”: Understanding and Making Personal Decisions and Budget to your Energy consumption

Grade 12 World Issues CGW4U

The Debt Crisis”: Understanding how the global Debt is affecting personal choices.

crisis



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Overall and specific Expectations That could relate to Financial Literacy

these are expectations as defined by the 2005 curriculum and will be updated when the curriculum is revised in 2012/13

Helping teachers identify opportunities for integrated learning

The teaching of financial literacy topics in an integrated way can take many forms. For **example**, in the Media Literacy portion of the language curriculum in Grade 5, students may be analysing the messages in, and the effectiveness of, various media texts. The teacher might design a student inquiry project that draws on expectations from the Grade 5 language, mathematics, and arts curriculum documents. During the project, students could discuss how the media messages for a specific product relate to their **needs** and affect their **wants**; compare the pros and cons of various versions of similar products available in their community; calculate the **cost of purchasing** and maintaining a selected version of the product; **consider the consequences that purchasing the product** might have on a given **monthly budget**; and produce a visual or media arts representation that promotes the product as a **desirable choice for other consumers**. **Learning opportunities** such as this allow students to explore a number of financial literacy topics – in this case, wants versus needs, and **consumer awareness** and **advertising** – and to apply **concepts of money, spending, and budgeting** while building literacy, numeracy, inquiry, and creative skills. Opportunities for integrated learning at the high school level may occur through programs such as the Specialist High Skills Major. In this program, students study a package of courses that support deeper understanding of, and provide experiential learning in, a particular industry or sector.

Developing resources for teachers

The Working Group found that building a solid foundation of teacher resources was an important consideration in other jurisdictions. These jurisdictions:

- provided supports for professional learning;
- engaged schools in action-research projects that helped develop resources to support implementation;
- **developed curriculum-linked resources.”**

http://www.edu.gov.on.ca/eng/Financial_Literacy_Eng.pdf

Full ministry document

Objective :

Create lesson groups that link financial literacy (specifically personal understandings) to existing curriculum. This also has strong ties to Sustainability , stewardship and conservation. The following is an identification of some of the expectations in all Geography courses that could be linked to some aspects of financial literacy which certainly includes ethics and sustainability as concepts. The financial literacy piece should be both personal to the individual students and explicit

It would also be good to add Geotechnologies and /or field activities where appropriate



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

By Grade and course

Grade and Course	Overall Expectations	Specific Expectations
<p>Grade 7 – Themes of Geographic Inquiry</p>	<p>identify and explain the themes of geographic inquiry: location/place, environment, region, interaction, and movement;</p> <p>use a variety of geographic resources and tools to gather, process, and communicate geographic information;</p> <p>analyse current environmental issues or events from the perspective of one or more of the themes of geographic inquiry.</p>	<p>explain the geographic concept of interaction (e.g., the environment provides opportunities and challenges; people change the environment as they use it);</p> <p>explain the geographic concept of movement (e.g., “movement” refers to the flow of people, goods, and information and the factors that affect this flow).</p> <p>communicate the results of inquiries about different points of view on an issue, using computer slide shows, videos, websites, oral presentations, written notes and reports, drawings, tables, charts, diagrams, maps, models, and graphs</p> <p>apply the perspective of one or more themes of geographic inquiry to produce a report (e.g., newspaper, television, radio, website) on an actual or fictional environmental event (e.g., forest fires, illegal dumping, an oil spill, deforestation, an epidemic, drought, the development of a new mine, the depletion of fish stocks);</p> <p>choose an environmental(<i>sustainability ml’s words</i>) issue that illustrates one of the themes of geographic inquiry and explain why various individuals and groups have different opinions on the issue (e.g., <i>theme of interaction: wilderness conservationists versus loggers</i>);</p> <p>create a visual presentation (e.g., computer slide show, storyboard, poster, video) to report on how conditions in and around the school illustrate the five themes of geographic inquiry.</p>



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Grade and Course	Overall Expectations	Specific Expectations
<p>Grade 7 – Patterns in Physical Geography</p>	<p>explain how patterns of physical geography affect human activity around the world.</p>	<p>identify the effects of natural phenomena (e.g., tornadoes, earthquakes, hurricanes) on people and the environment;</p> <p>describe how the following major factors influence commercial agriculture: location, climate, raw materials, market, labour, transportation.</p> <p>locate relevant information using a variety of primary and secondary sources (e.g., <i>primary sources</i>: aerial photographs, satellite images, interviews, field studies; <i>secondary sources</i>: climate maps, illustrations, print materials, videos, CD-ROMs, Internet sites);</p> <p>communicate the results of inquiries and analyses for specific purposes and audiences, using computer slide shows, videos, websites, oral presentations, written notes and descriptions, drawings, tables, charts, diagrams, maps, models, and graphs (e.g., create a map showing the relationship between physical features of the country and recreational activities; create a model of different physical patterns; present a computer slide show of how the mountain ranges of the world were created);</p> <p>investigate and report on world patterns of landforms, climate, and vegetation that are favourable to specialized types of commercial agriculture (e.g., tree farming, potatoes, cotton, rice, coffee, bananas, tobacco, sugar cane, sheep, beef, dairy farming); – investigate the physical features and climate of a variety of popular tourist destinations and use a decision-making model to select an ideal travel destination.</p>



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Grade and Course	Overall Expectations	Specific Expectations
<p>Grade 7 – Natural Resources</p>	<p>describe how humans acquire, manage, and use natural resources, and identify factors that affect the importance of those resources;</p> <p>use a variety of resources and tools to gather, process, and communicate geographic information about the distribution, use, and importance of natural resources;</p> <p>describe positive and negative ways in which human activity can affect resource sustainability and the health of the environment.</p>	<p>describe a variety of ways in which people use and manage renewable, non-renewable, and flow resources to meet their needs;</p> <p>identify patterns in the distribution and use of natural resources throughout the world;</p> <p>– describe ways in which technology has affected our use of natural resources (e.g., with respect to their discovery, management, extraction, processing, and marketing);</p> <p>– explain the concept of sustainable development and its implications for the health of the environment;</p> <p>describe the economic importance of natural resources to a particular country (e.g., fish along Canada’s coasts, diamonds in South Africa, oil in the Middle East).</p> <p>formulate questions to guide research into problems and points of view regarding the management and use of natural resources (e.g., How important are Canada’s mineral deposits and extraction to the country’s economy? What effect would the discovery of a new gold or diamond deposit have on its surrounding area? How can we ensure the sustainability of a resource? How might changes in technology affect natural resource extraction and use?);</p> <p>– locate and record relevant information from a variety of primary and secondary sources (e.g., <i>primary sources</i>: eyewitness interviews, field studies; <i>secondary sources</i>: maps, illustrations, diagrams, print materials, videos, CD-ROMs, Internet sites);</p> <p>produce a report (e.g., newspaper, television, website) on the factors that affect the future availability of natural resources (e.g., overfishing, clear-cut logging, urban sprawl, accessibility of resource deposits); – present and defend a point of view on how a resource should be used</p>



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Grade and Course	Overall Expectations	Specific Expectations
<p>Grade 8 – Patterns in Human Geography</p>	<p>identify the main patterns of human settlement and identify the factors that influence population distribution and land use;</p> <p>use a variety of geographic representations, resources, tools, and technologies to gather, process, and communicate geographic information about patterns in human geography;</p> <p>compare living and working conditions in countries with different patterns of settlement, and examine how demographic factors could affect their own lives in the future.</p>	<p>summarize the factors that affect patterns of urbanization, industrialization, and transportation.</p> <p>formulate questions to guide and synthesize research on the study of population characteristics and patterns (e.g., What conditions are needed to maintain a high quality of life? What is the relationship between literacy rate and GNP? What action can students take to aid a developing nation?);</p> <p>– locate relevant information from a variety of primary and secondary sources (e.g., <i>primary sources</i>: interviews, field studies, surveys; <i>secondary sources</i>: statistics, maps, diagrams, illustrations, print materials, videos, CD-ROMs, Internet sites);</p> <p>– communicate the results of inquiries for specific purposes and audiences using computer slide shows, videos, websites, oral presentations, written notes and reports, illustrations, tables, charts, maps,</p> <p>compare key characteristics (e.g., quality of life, level of industrialization and urbanization) of a number of developed and developing countries;</p> <p>– research job trends and predict the skills that will be needed to meet the challenges of Canada’s changing demographics.</p>



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Grade and Course	Overall Expectations	Specific Expectations
<p>Grade 8 – Economic Systems</p>	<p>describe the characteristics of different types of economic systems and the factors that influence them, including economic relationships and levels of industrial development;</p> <p>use a variety of geographic representations, resources, tools, and technologies to gather, process, and communicate geographic information about regional, national, and international economic systems;</p> <p>compare the economies of different communities, regions, or countries, including the influence of factors such as industries, access to resources, and access to markets.</p>	<p>outline the fundamental questions that all economic systems must answer: what goods are produced; how they are produced; for whom they are produced; by whom they are produced; and how they are distributed;</p> <p>– describe the characteristics of different types of economic systems (e.g., traditional, command, market) and explain why most countries, including Canada, have a mixed economy that includes features from more than one system;</p> <p>– explain how the availability of particular economic resources (e.g., quantity and quality of land, labour, capital, entrepreneurial ability) influences the economic success of a region;</p> <p>– identify and give examples of the three major types of industries – primary (resource), secondary (manufacturing), and tertiary (service) – and describe how these industries have developed in Canada.</p> <p>compare the economies of some top trading nations and explain the reasons for their success, taking into account factors such as industries, access to resources, and access to markets;</p> <p>– investigate and explain the advantages and disadvantages of Canada’s involvement in major trade associations/agreements(e.g., North American Free Trade Agreement [NAFTA], World Trade Organization [WTO]);</p> <p>– investigate and describe how a new or existing industry affects the economy of a region.</p> <p>formulate questions to guide and analyse research on economic influences and relationships (e.g., Where would be the best place to start a new logging industry in Canada? How have the types of industries in Canada changed since the nineteenth century? How has technology changed a specific industry?);</p>



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Grade and Course	Overall Expectations	Specific Expectations
<p>Grade 8 – Migration</p>	<p>identify factors that affect migration and mobility, describe patterns and trends of migration in Canada, and identify the effects of migration on Canadian society;</p> <p>use a variety of geographic representations, resources, tools, and technologies to gather, process, and communicate geographic information about migration and its effects on people and communities;</p> <ul style="list-style-type: none"> • connect the real experiences of Canadians to information about the causes and effects of migration. 	<p>identify the push and pull factors that influence people to move (e.g., <i>push</i>: drought, war, lack of freedom, discrimination and persecution; <i>pull</i>: employment opportunities, security, climate);</p> <p>– identify barriers to migration (e.g., physical, financial, legal, political, emotional);</p> <p>– describe how technology has improved human mobility;</p> <p>– explain how the components of culture (e.g., language, social organization, educational systems, beliefs and customs) can be affected by migration;</p> <p>– describe the effects that migration has had on the development of Canada (e.g., its multicultural character, rural and urban resettlement, interprovincial movement, the brain drain).</p> <p>– formulate questions to guide and analyse research on migration and mobility (e.g., What barriers exist today for new immigrants? In which time period would it be harder for people to immigrate to Canada – now or a hundred years ago? Where would be the best place to migrate to in Canada?);</p> <p>– locate relevant information from a variety of primary and secondary sources (e.g., <i>primary sources</i>: surveys, statistics, interviews, field studies; <i>secondary sources</i>: maps, illustrations, print materials, videos, CD-ROMs, Internet</p> <p>use a decision-making model to select an ideal place to live, and present this decision to other members of the class;</p> <p>– investigate the migrational roots of the members of the class and relate them to Canada’s cultural development.</p>



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Grade and Course	Overall Expectations	Specific Expectations
<p>Grade 9, Academic (CGC1D)</p>	<p>analyse local and regional factors that affect Canada’s natural and human systems</p> <p>explain the relationship of Canada’s renewable and non-renewable resources to the Canadian economy ;</p> <ul style="list-style-type: none"> • analyse the ways in which natural systems interact with human systems and make predictions about the outcomes of these interactions; • evaluate various ways of ensuring resource sustainability in Canada. <p>describe how Canada’s diverse geography affects its economic, cultural, and environmental links to other countries;</p> <ul style="list-style-type: none"> • analyse connections between Canada and other countries; • report on global issues that affect Canadians <p>predict how current or anticipated changes in the geography of Canada will affect the country’s future economic, social, and environmental well-being;</p> <ul style="list-style-type: none"> • explain how global economic and environmental factors affect individual choices <p>use the methods and tools of geographic inquiry to locate, gather, evaluate, and organize</p>	<p>explain the terms and concepts associated with regions (e.g., <i>bioregion</i>, <i>ecozone</i>, “<i>ecological footprint</i>”, <i>boundaries</i>, <i>transition zone</i>, <i>ecumene</i>);</p> <p>–illustrate and explain the regional distribution patterns of various peoples across Canada (e.g. ,Aboriginal peoples, Francophones, immigrant groups);</p> <p>describe the characteristics (e.g., complex, interconnected, affecting natural systems) of human systems (e.g., transportation, communication, infrastructure, energy networks, economic systems);distinguish between the characteristics of urban and rural environments (e.g., differences in population density, land use, forms of settlement, development patterns, types of employment);</p> <p>– explain the geographical requirements that determine the location of businesses, industries, and transportation systems.</p> <p>– identify criteria with which to evaluate the effect of government land use policy on planning in the local community;</p> <p>– compare different ways of providing human systems (e.g., transportation, social services, resource management, political structures) for a territory (e.g., Nunavut) and areas in southern Canada;</p> <p>– use a reasoned argument to identify the best place to live in Canada and justify their choice;</p> <p>– predict future locations of businesses, industries, and transportation systems in Canada;</p> <p>explain how human activities (e.g., agricultural and urban development, waste management, parks development, forest harvesting, land reclamation) affect, or are affected by, the environment;</p> <p>describe the regional distribution of Canada’s energy sources and the relative importance of each source</p> <p>identify the role of government in managing resources and protecting the environment;</p> <p>– explain the ways in which the traditional ecological knowledge of Aboriginal peoples, including their concepts of place, wilderness, and boundaries, influences how they interact with their environment</p> <p>evaluate differing viewpoints on the benefits and disadvantages of selected resource megaprojects (e.g., James Bay hydro complex, Hibernia offshore oilfields, Athabasca oil sands, diamond mines in the Northwest Territories, Mackenzie Valley oil/gas pipeline);</p>



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Grade and Course	Overall Expectations	Specific Expectations
	<p>information about Canada’s natural and human systems;</p> <ul style="list-style-type: none"> • analyse and interpret data gathered in inquiries into the geography of Canada, using a variety of methods and geotechnologies; • communicate the results of geographic inquiries, using appropriate terms and concepts and a variety of forms and techniques. 	<ul style="list-style-type: none"> – assess how the effects of urban growth (e.g., development on former farm lands, destruction of wildlife habitats, draining of marshes) alter the natural environment; – present findings from research on ways of improving the balance between human and natural systems (e.g., recycling, river clean-ups, ecological restoration of local woodlots or schoolyards, industrial initiatives to reduce pollution). recommend ways in which individuals can contribute to the quality of life in their home, local ecozone, province, nation, and the world. analyse and evaluate the success, in environmental and economic terms, of local waste management methods; – evaluate solutions to environmental problems proposed by various groups (e.g., by government, industry, environmentalists, community members) and make recommendations for sustainable resource use compare, in terms of resource use and consumption, the “ecological footprint” of an average Canadian with that of an average citizen in a developing country; – produce a set of guidelines for developing a solution to a global geographic or environmental issue. analyse the global distribution of selected commodities and determine Canada’s share of each (e.g., minerals, fuels, forest and agricultural products, manufactured goods and services); – summarize ways in which the economies of Canada and the rest of the world are interdependent; – evaluate the importance of tourism to Canada’s economic development. evaluate the impact of change (e.g., new technologies) on a selected planning project (e.g., residential or resort development, urban renewal, installation of water and sewage systems); – predict various global environmental changes (e.g., global warming) and the impact they may have in the future on the occupations of Canadians (e.g., wheat farming in the Arctic) in various sectors of the economy (e.g., primary, secondary, tertiary, quaternary). analyse the positive and negative effects on people and the environment of the manufacture, transportation to market, and consumption of selected products (e.g., cars, clothing, tropical food products).



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Grade and Course	Overall Expectations	Specific Expectations
<p>Grade 9, Applied (CGC1P)</p>	<p>describe issues that affect natural and human systems in Canada.</p> <p>assess the impact of human systems and/or resource extraction on the natural environment;</p> <ul style="list-style-type: none"> • describe ways in which renewable, non-renewable, and flow resources are used in Canada; • relate current lifestyle choices of Canadians to the prospects for sustaining Canada’s economic and environmental well-being. <p>identify the economic, cultural, and environmental connections between Canada and other countries;</p> <ul style="list-style-type: none"> • report on how Canada influences and is influenced by its economic, cultural, and environmental connections with other countries; • explain how current global issues affect Canadians. <p>explain the relationship between sustainability, stewardship, and an “ecological footprint”</p> <p>;</p> <ul style="list-style-type: none"> • identify current or anticipated physical, social, or economic changes and explain how they could affect the lives of Canadians; • apply the concepts of stewardship and sustainability 	<p>describe selected characteristics of human systems (e.g., transportation networks, population, industry);</p> <p>identify characteristics of urban, suburban, fringe, and rural environments (e.g., population density, land use).</p> <p>determine the best place (e.g., ecozone, region, city) to locate an industry in Canada, using a decision-making process</p> <p>explain the challenges of developing human systems (e.g., transportation, social services, resource management, political structures) in a territory (e.g., Nunavut);</p> <p>use selected criteria (e.g., costs, capacity, availability, sustainability, application, local attitudes) to evaluate alternative energy sources (e.g., solar, wind, tidal, hydrogen fuel cell) and conservation strategies; describe the collective and individual/personal methods used in the community to reduce waste and conserve energy and water;</p> <p>– create a visual (e.g., poster, cartoon, multimedia presentation) to address an environmental sustainability issue or promote environmental awareness;</p> <p>– compare Canada’s quality of life with that of other countries (e.g., by constructing a rating scale, by studying the United Nations Human Development Index).</p> <p>compare Canadian and global trends in resource consumption and pollution (e.g., level of development versus rate of resource use, GDP versus pollution levels).</p> <p>evaluate Canada’s effectiveness and commitment in responding to global challenges (e.g., climate change, depletion of ocean resources, terrorism) and promoting international well-being (e.g., humanitarian aid, human rights advocacy, peacekeeping);</p> <p>– analyse the potential impact on the global community of their personal choices (e.g., in music, clothes, food, work, recreation);</p> <p>– describe the effect on Canadian society of the cultural influences of the “global village”(e.g., in music, dance, fashion, food, media).</p> <p>– produce an oral, visual, or written report on a current international trade, cultural, or sporting event involving Canada (e.g., a trade mission, Sommet de la Francophonie, Commonwealth Conference, Olympic Games, Inuit Circumpolar Games, Commonwealth Games, Pan-American Games);</p> <p>– compare the “ecological footprint” of a typical Canadian with those of</p>



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Grade and Course	Overall Expectations	Specific Expectations
	<p>to analyse a current national or international issue.</p> <p>analyse and interpret data gathered in inquiries into the geography of Canada, using a variety of methods and geotechnologies</p>	<p>people from other countries</p> <p>describe the calculations and criteria used to determine their “ecological footprint”;</p> <ul style="list-style-type: none"> – explain the relationship between stewardship, sustainability, and change in Canada’s consumption of energy (e.g., use of conventional versus alternative sources) and other resource-use practices (e.g., “consume and discard” versus “reduce, reuse, recycle”); – describe how regional disparities (e.g., in resource accessibility) affect the economic sustainability of communities <p>evaluate different perspectives on a geographic issue (e.g., clear-cutting, waste disposal, urban sprawl) and present arguments supporting a point of view;</p> <ul style="list-style-type: none"> – identify the costs and benefits (e.g. ,income, resource protection, cultural self-determination)to selected groups in Canada of recent Aboriginal land claims; – assess Canada’s environmental stewardship and sustainability based on the average Canadian’s “ecological footprint”. <p>report on how current national or international trends or events (e.g., immigration, rural-urban migration, changing demographics, natural or human disasters) affect the sustainability of Canada’s human systems;</p> <ul style="list-style-type: none"> – predict the impact of selected technological changes (e.g., in communications and information technology, renewable energy technology) on the future quality of life for Canadians (e. g . ,working conditions, a i r and water quality, education ,transportation)



Financial Literacy Lessons and Activities for The Ontario Geography

Grade and Course	<p align="center">For Senior Grades Only Overall expectations will be identified Expectations for the Methods of geographic inquiry should be infused in all activities Overall Expectations</p>
<p>The America's CGD3M</p>	<p>analyse the political, economic, and social factors that contribute to disparities in economic development within the Americas</p> <p>analyse the causes and effects of human-environment interactions in various ecological zones of the Americas;</p> <ul style="list-style-type: none"> • evaluate the environmental and economic consequences for the Americas of natural hazards and climatic variations; • analyse the linkages between population shifts and changes in physical and human environments in the Americas. <p>evaluate the impact of the global economy on the environment and peoples of the Americas;</p> <ul style="list-style-type: none"> • analyse how the nations of the Americas interact to promote or defend their political, economic, environmental, and social interests; • assess the roles of current and emerging major powers in the Americas <p>evaluate the effects of various political, economic, social, and technological changes on physical and human environments in the Americas;</p> <ul style="list-style-type: none"> • analyse the problem of underdevelopment in the Americas and explain the difficulties in alleviating it; • evaluate various aid programs in the Americas and their impact
<p>Physical Geography CGF3M)</p>	<p>explain how the earth provides both a habitat for life and a resource for society;</p> <ul style="list-style-type: none"> • evaluate the impact of natural systems on people and their activities; • evaluate the impact of human life on the environment; • explain the importance of stewardship and sustainability as guiding principles for human use of the physical environment <p>explain the importance of water to global systems;</p> <ul style="list-style-type: none"> • analyse local, regional, and global issues related to physical geography. <p>analyse the causes and consequences of climate change;</p> <p>explain how human uses of the earth, especially uses involving technology, cause changes over time in natural systems</p>
<p>Geographics CGT3E)</p>	<p>explain how various geotechnologies can be used to support business and government activities;</p> <ul style="list-style-type: none"> • use geotechnologies and apply spatial concepts and processes to carry out geographic studies, with an emphasis on the local community



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

	<p>explain the use of geotechnologies in studying and managing human-environment interactions;</p> <p>evaluate the usefulness of geotechnologies for identifying environmental concerns and developing possible solutions.</p> <p>use techniques of geographic inquiry to complete an investigation concerning global physical, demographic, or economic patterns.</p> <p>explain and demonstrate the use of geotechnologies to monitor and predict change in the physical and human environment;</p> <ul style="list-style-type: none"> • evaluate the implications for the user of developments in geotechnology
<p>Travel and Tourism CGG30)</p>	<p>evaluate the influence of human systems on patterns of travel and tourism and, conversely, the influence of travel and tourism on human systems;</p> <ul style="list-style-type: none"> • analyse how factors such as movements of people and regional characteristics influence travel and tourism patterns ; <p>analyse the impact of different types of travel and tourism on the natural environment;</p> <ul style="list-style-type: none"> • evaluate the effectiveness of programs and initiatives designed to manage and protect the resources on which tourism is based. <p>describe global patterns of travel and tourism and the factors that influence them;</p> <ul style="list-style-type: none"> • explain the social, environmental, cultural, economic, and political effects of travel and tourism on various destination regions; • compare the characteristics of selected tourist regions of the world <p>explain how changes and trends in society have an impact on travel and tourism patterns;</p> <ul style="list-style-type: none"> • analyse the social, environmental, cultural, economic, and political effects of tourism-related development on a community or region; • evaluate the impact on travel and tourism of the plans, policies, and initiatives of governments, businesses, and other organizations.
<p>World Issues CGW4U</p>	<p>analyse the causes and effects of economic disparities around the world;</p> <ul style="list-style-type: none"> • compare the cultural, economic, and political aspirations of selected groups and the effects of their actions on local, national, and global geographic issues. <p>analyse the impact of selected global trends on people and environments at the local, national, and global level;</p> <ul style="list-style-type: none"> • analyse geographic issues that arise from the impact of human activities on the environment in different regions of the world;



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

	<ul style="list-style-type: none"> • evaluate approaches, policies, and principles relating to the protection and sustainability of the planet’s life-support systems <p>evaluate the social, economic, and environmental impact of the strategies for sustainable development implemented by a variety of individuals, organizations, and institutions</p> <p>analyse trends and predict changes in the human use of the earth and its resources;</p> <ul style="list-style-type: none"> • evaluate the cultural, economic, and environmental impact of changing technology; • evaluate the effectiveness of short-term and long-term solutions to geographic problems and issues at the local, national, and global level.
<p>Human Patterns CGU4U</p>	<p>explain the influence of social, political, cultural, economic, and environmental factors on human environments and activities.</p> <p>explain how humans have modified the natural environment to create particular landscapes;</p> <ul style="list-style-type: none"> • analyse the environments of urban areas to determine the effects on them of large-scale rural-to-urban migration; • evaluate ways in which humans adapt or have adapted to the natural environment and natural phenomena <p>evaluate the effectiveness of international organizations in strengthening the links among world peoples;</p> <ul style="list-style-type: none"> • analyse examples of cultural/economic/ecological convergence and divergence to identify their causes; • evaluate the effects of the information revolution, technological progress, and global trade on selected world regions <p>explain the causes and effects of human migrations;</p> <ul style="list-style-type: none"> • analyse various types of regional economies to determine the causes of regional economic disparities; • assess the effectiveness of measures to alleviate regional economic disparities and resolve conflicts related to them
<p>Environment & Resource Management CGR4M</p>	<p>explain significant short-term and long-term effects of human activity on the natural environment;</p> <ul style="list-style-type: none"> • analyse and evaluate interrelationships among the environment, the economy, and society; • analyse patterns of resource availability and use. <p>analyse environmental and resource management issues and explain their global implications;</p> <ul style="list-style-type: none"> • explain how population growth affects the sustainability of global ecosystems; • evaluate the effectiveness of the efforts of the international community to deal with environmental and resource management issues. <p>evaluate the impact of economic, social, political, and technological change on natural and human</p>



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

	systems
Geomatics CGO4M	<p>analyse how geotechnologies are used in studying and managing human-environment interactions;</p> <ul style="list-style-type: none"> • evaluate the effectiveness of geotechnologies in identifying environmental problems and finding solutions <p>explain how geotechnologies are used to learn about people, places, and issues around the world;</p> <ul style="list-style-type: none"> • analyse how perceptions of places, situations, and events are affected by maps or other forms of geographic representations; • evaluate the role of geotechnologies in facilitating global communication and international cooperation. <p>explain the use of geotechnologies in monitoring change in dynamic systems;</p> <ul style="list-style-type: none"> • evaluate the use of geotechnologies in modelling and predicting future change;
Urban Patterns CGU4C	<p>explain how social, political, cultural, environmental, and economic processes shape urban places;</p> <ul style="list-style-type: none"> • analyse and compare the characteristics of major urban systems in different parts of the world. <p>describe how the natural environment influences the location and development of settlements;</p> <ul style="list-style-type: none"> • explain how humans modify the environment to meet urban needs; • assess the effects of human activities on urban and regional ecosystems and propose solutions to urban environmental problems. <p>describe the influence of social, cultural, political, environmental, and economic factors on the development of urban settlements in different parts of the world;</p> <ul style="list-style-type: none"> • explain the causes of cultural and economic convergence and/or divergence in urban settlements in different parts of the world; • analyse the relationships between cities and their surrounding regions. <p>assess the impact of human migrations on urban systems and patterns;</p> <ul style="list-style-type: none"> • assess various ways of managing urban change in selected world regions; • analyse various proposed solutions to typical problems of large urban areas.
Environment & Resource management CGR4E	<p>explain how humans both depend upon and are an integral part of ecosystems;</p> <ul style="list-style-type: none"> • analyse how human activities have positive and negative effects on natural systems; • analyse patterns of resource availability and use. <p>explain the relationships among population growth, increasing consumption of resources, and environmental degradation on a global scale;</p> <ul style="list-style-type: none"> • explain how the sustainable use of resources may be achieved through the cooperation of governments,



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

businesses, industries, non-governmental organizations, and citizens around the world, even though their environmental perspectives may differ;

describe trends in the consumption of natural resources and in resource management practices;

- describe the process of environmental degradation in an ecosystem and assess an existing rehabilitation strategy or devise a new one;
- evaluate the effects that environmental protection and resource management have on society.

Web resources to support financial Literacy

ABC Life Literacy Canada <http://abclifeliteracy.ca/flw/financial-literacy-main>

Bank of Canada www.bank-banque-canada.ca/en/about/edu_resources.html

Canadian Banking Association. **Your Money**

<http://www.yourmoney.cba.ca/students/?PHPSESSID=1u66auihsb8dqtkvknng2t220v7>

CBC <http://www.cbc.ca/backtoschool/2011/07/encouraging-financial-literacy-in-high-school.html>

CFEE (Canadian Foundation for Economic Education) <http://www.cfee.org/en/> also check out <http://www.classroomedition.ca/> (Globe and Mail articles and lesson plans)

Child Social and Financial Education

<http://www.aflatoun.org/?gclid=CNufxJuHgKwCFSkBQAodLCzmq>

Credit Canada <http://www.creditcanada.com/>

Financial Consumer Agency of Canada www.fcac-acfc.gc.ca

Financial Literacy for Youth <http://www.financetoyouth.ca/>

Financial Literacy GAINS <http://www.edugains.ca/newsite/financialLiteracy/index.html>

Financial Services Commission of Ontario <http://www.fSCO.gov.on.ca/english/about/finlit.asp>

First Ontario Credit Union podcasts <http://www.thinkfirstnow.com/content/financial-literacy>

Get Smarter About Money Investor Education Fund www.getsmarteraboutmoney.ca

Higher Education Quality Council of Ontario <http://heqco.ca/en-CA/Pages/Home.aspx>

Junior Achievement - Central Ontario <http://central-ontario.jacan.org/>



OHASSTA <http://ohassta.org/>

OHASSTA (Ontario History and Social Sciences Teachers' Association) and OHHSACA (Ontario History and Humanities and Social Science Consultants Association)

Ontario Association for
Geographic and Environmental Education



Financial Literacy Lessons and Activities for The Ontario Geography Curriculum

Practical Money Skills <http://www.practicalmoneyskills.ca/>

Teaching kids the value of a buck

<http://www.haskingsfinancial.com/eNewsletter/issue232/article3.aspx?eid=57860&pid=34685&tid=293>

Teaching Money to Kids <http://www.financialplanningsouthafrica.com/teaching-money.html>

Your Money

<http://www.yourmoney.cba.ca/students/?PHPSESSID=1u66auihsb8dqtkvknq2t220v7>

The Money Masters: Behind the Global Debt Crisis

<http://www.globalresearch.ca/index.php?context=va&aid=26775>

Ben Lodewijks analyses the changes brought about by the global financial crisis.

<http://thesydneyglobalist.org/archives/606>

Rethinking Globalization

<http://www.rethinkingschools.org/ProdDetails.asp?ID=0942961285>

Globaloney 2.0

[I](#)

The Foundation for the Economics of Sustainability

<http://www.feasta.org/>

