



Talk  
with our kids  
about money™

A program of

**CFEE** CANADIAN FOUNDATION FOR ECONOMIC EDUCATION  
FONDATION CANADIENNE D'ÉDUCATION ÉCONOMIQUE

# Canadian Foundation for Economic Education

The CFEE team works hard to promote and assist enhanced career development capability, financial capability, economic capability and enterprise capability among all Canadians.



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The Canadian Foundation for Economic Education (CFEE) is a non-profit, non-partisan organization, founded in 1974, that works to improve economic, financial, and enterprising capability. new country.

## **Our Vision**

Every Canadian has the capability and opportunity to build a successful economic future.

## **Our Priorities**

Empower Canadians with the knowledge and skills needed to improve their economic, financial, and enterprising capabilities.



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## Our Priorities

- Work in collaboration with key stakeholders, governments, the private sector, schools and teachers, community service agencies, and immigrant-serving organizations in the areas of curriculum, teacher development, training, and resources, as required.
- Improve career development and choice, job planning, decision making, and access to opportunity.



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**Canada's Task Force on Financial Literacy noted that  
improving financial literacy is:**

- **A shared responsibility – including both home & school**
- **A lifelong process**



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## CFEE Programs

- **Talk with our Kids About Money**
- **My Money My Future**
- **Money and Youth**
- **Globe and Mail NEX GEN Edition**
- **FIN LIT**
- **Presentations for Seniors and New Comers about Financial Management**



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**Canada's Task Force on Financial Literacy noted that improving financial literacy is:**

- **A shared responsibility – including both home & school**
- **Surveyed Junior and Senior High School Students about what they wanted to learn about Money**
- **A lifelong process**



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The government of Alberta is calling for proposals for \$1 million in grants to deliver financial literacy training in schools.

Education Minister Adriana LaGrange announced Wednesday that the province is looking for organizations which can work with schools to teach skills like investing, budgeting, and managing debt to students in junior and senior high school.



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**The third Wednesday in April each year is**

**“Talk With Our Kids About Money” Day**

**Next year’s ‘Talk Day’ is**

**Debbie Vance – Alberta Provincial Co-ordinator  
Canadian Foundation for Economic Education**





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## The 'Talk With Our Kids About Money' **HOME Program**:

- Was developed by the Canadian Foundation for Economic Education (CFEE), to provide parents and guardians with ideas, activities, and resources to help start or continue conversations about money with our kids in fun, engaging and comfortable ways
- Provides resources to parents year-round, but with an emphasis on the **annual 'Talk Day' that falls on the 3<sup>rd</sup> Wednesday in April each year**



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## The 'Talk With Our Kids About Money' **HOME** **Program:**

- Has **NO COST** to parents & guardians
- Resources and program supports are funded through by Scotia Bank
- Is available in both French and English



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## The 'Talk With Our Kids About Money' **HOME** **Program:**

- Targets parents and guardians with kids of ANY age
- Provides a wide variety of ideas & activities with a money focus for parents & guardians to share with kids
- Includes downloadable suggestions & conversation starters for each idea or activity



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## The 'Talk With Our Kids About Money' **HOME Program**:

- Provides online access to tips, suggestions, resources, helpful links or tools to support families via the website:

[www.talkwithourkidsaboutmoney.com](http://www.talkwithourkidsaboutmoney.com)



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To see the **HOME PROGRAM** resources

Visit: [www.talkwithourkidsaboutmoney.com](http://www.talkwithourkidsaboutmoney.com)



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**Registration is easy, but not required if you are a parent, guardian or caregiver using the Home Program**

- **If you have a device, enter [www.talkwithourkidsaboutmoney.com](http://www.talkwithourkidsaboutmoney.com), click on “Register”, and follow the prompts, as a parent or an educator.**



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## Let's explore the site

- **School Program**
- **Home Program**
- **and Media Centre**





Talk  
with our kids  
about money™

SCHOOL  
PROGRAM

HOME  
PROGRAM

MEDIA  
CENTRE

[REGISTER](#)

## HOME PROGRAM

[OVERVIEW](#)[RESOURCES](#)[TIPS](#)[LINKS](#)[CONTACT](#)[SHARE](#)

# 78%

OF PARENTS HAVE ATTEMPTED  
TO TEACH THEIR CHILDREN  
ABOUT MONEY. [source](#)

# 66%

OF PARENTS WHO HAVE TRIED  
TO TEACH THEIR KIDS SAID  
THEY NEED HELP. [source](#)

# 81%

OF GRADUATES BELIEVE THEY  
WILL BE BETTER OFF THAN  
THEIR PARENTS. [source](#)

Parents and guardians can help greatly in preparing youth for their financial decisions and responsibilities. Many want to help. Many have looked for ways to help. We hope this program can provide the help to get the “money conversations” started.

By designating the third Wednesday in April as the “Talk With Our Kids About Money Day” – we want to support parents and guardians in their efforts to help their children learn about money – and to prepare for the financial decisions and responsibilities ahead. It will be a day on which we hope parents and guardians will find fun, engaging, and educational ways to help their children learn more about money – and how to handle it. We hope you will choose to participate in this “Day.” It won’t take much time – and we have provided a wide range of ideas and suggestions for you. If we can help you further in any way, please let us know.



Scotiabank

Talk with our kids about money

SCHOOL PROGRAM

HOME PROGRAM

MEDIA CENTRE

REGISTER

# HOME PROGRAM

## A-Z IDEAS, ACTIVITIES, AND RESOURCES



**ACTIVITIES: HOME**  
Things you can do at home



**MOVIES, MUSIC & TV**  
Watch, listen - and talk about money



**ACTIVITIES: LOCAL**  
Things you can do in your community



**GAMES**  
Fun activities that help kids learn



**BOOKS**  
Stories for talks about money



**CRAFTS**  
Things to make while you talk



**ON THE WEB**  
Links to support talks about money



**BMO RESOURCES**  
[Click here](#) for BMO resources

[CLICK HERE TO VIEW RESOURCES](#)



## TIPS & SUGGESTIONS

The relationship between a teacher and student and a parent/guardian and child are often very different. Be careful about "turning children off" by acting as a teacher.

Don't try and do too much at any one time. Pick a couple of key things to learn about and focus on those.

Research shows that youth learn best through activity and participation. Try and involve children actively in learning.

Children's learning capabilities develop over time. Check out the [Following link](#) that describes how learning capability and readiness can differ over age groups.

Allowances are often a key area of interest to parents and guardians - and it is a debatable topic. Check out the "Allowance" links for some thoughts and guidance from some experts.

Younger children in particular enjoy crafts, puzzles, and games. Look for opportunities to use these for "Talks" about money.

[VIEW MORE TIPS](#)



# HOME PROGRAM: view a wide variety of ideas, activities, books, crafts & games

Use the optional filters below to find the right resource for you.

## CATEGORY:

- All
- Activities: Home
- Activities: Local
- Books
- Crafts
- Games
- Movies, Music & TV
- On the Web

## AGE GROUP:

- All
- 5-7
- 8-10
- 11-13
- 14-16
- 16+
- 18+ (Transition years)



The Importance of Building Trust



Why Do Things Cost So Much?



Fill Your Jar with Rocks and Stones – Not Sand



They Make How Much?




The Pros and Cons of Investing Your Money



Do You Want to Own a Business?



Deciding on a credit card



NET PAY	150.98	MONTHLY PAY & BENEFITS	2
GROSS PAY	1,573.84		
Ret 338.54		OTHER DED	
0.00		OPTIONAL	0.00
0.00		SHARE PLAN	0.00
0.00		OTHER DED	
0.00		SHARE PLAN	115.00
0.00		SHARE PLAN	1.97


Understanding your pay



Tracking Income and Expenses



The Cost of Living on Your Own



Looking for a Job



The Rest of Your Life



Donating to Charity



Teens Plan a Meal



Money and Teens: Savvy Money Skills – Sharing a Book



Duct Tape Wallet



Impulse Shopping



Ways in Which You Can Help Others



What Do You Know About Finances?



Shopping Spree Video



# HOME PROGRAM - Sort by Category: GAMES

Use the optional filters below to find the right resource for you.

### CATEGORY:

- All
- Activities: Home
- Activities: Local
- Books
- Crafts
- Games
- Movies, Music & TV
- On the Web

### AGE GROUP:

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- 5-7
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Pay Yourself First



Online Social Network Game – FarmVille



Jobs in the Community



Filling in the Skeleton



Play a savings game on the web



What kind of spender are you?



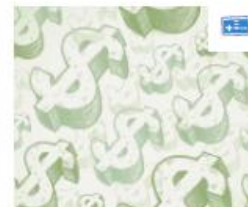
Risk and Reward



Money Lessons from Monopoly



Monopoly



The Price is Right?

SCHOOL  
PROGRAMHOME  
PROGRAMMEDIA  
CENTRE

REGISTER

## HOME PROGRAM

OVERVIEW

RESOURCES

TIPS

LINKS

CONTACT

SHARE



## ONLINE SOCIAL NETWORK GAME – FARMVILLE

Category: Games | Age Group: 16+

When the virtual world and the social media world get together, the opportunity to learn is expanded significantly. Your family will have the opportunity to learn about investing, social pressure, making choices, and separating reality from virtual reality.

## Related Resources

DOWNLOAD

[← BACK TO RESOURCES](#)

Pay Yourself First



Jobs in the Community



Filling in the Skeleton



Play a savings game on the web

**Click to download game details and suggestions for engaging kids in discussions about money while playing**



# Home Program

# SAMPLE ACTIVITY

*Age Range:*  
16+

*Category:*  
Games

*Title:*  
Online Social Network Game — FarmVille

**TITLE:** Online Social Network Game — FarmVille

**TOPIC:** Virtual or real? Whose money are you spending?

**RESOURCES NEEDED:** Internet

**LEARNING OPPORTUNITY:**

When the virtual world and the social media world get together, the opportunity to learn is expanded significantly. Your family will have the opportunity to learn about investing, social pressure, making choices, and separating reality from virtual reality.

**THE ACTIVITY:**

Go to your Facebook page and log in. Once there, search FarmVille. When you get to the FarmVille page, it will tell you which of your Facebook friends already play the game. Get started as a family and make your decisions collectively.

**TIPS:**

Part of FarmVille is free, but once you get going you will have to make decisions if you want to invest in your virtual world.

**FOLLOW UP IDEAS:**

1. Play other online social media games such as Song Pop or Coasterville.

**WEBSITES:**

1. Earning money through online social media games.  
<http://www.buzzom.com/2009/12/earning-money-through-online-social-games/>



# HOME PROGRAM - Sort by Age: 11-13

Use the optional filters below to find the right resource for you.

### CATEGORY:

- All
- Activities: Home
- Activities: Local
- Books
- Crafts
- Games
- Movies, Music & TV
- On the Web

### AGE GROUP:

- All
- 5-7
- 8-10
- 11-13
- 14-16
- 16+
- 18+ (Transition years)



Why Do Things Cost So Much?



They Make How Much?



Donating to Charity



What Do You Know About Finances?



Crossword Puzzle



Money Hungry – Can money buy happiness?



Filling in the Skeleton



Watching Storage Wars



Decisions and Advertising



Wants and Needs



Field of Dreams



Shopping List



What kind of spender are you?



Keeping Receipts and Records



Rocks to Riches

SCHOOL  
PROGRAMHOME  
PROGRAMMEDIA  
CENTRE

REGISTER

## HOME PROGRAM

OVERVIEW

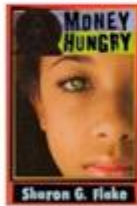
RESOURCES

TIPS

LINKS

CONTACT

SHARE



## MONEY HUNGRY – CAN MONEY BUY HAPPINESS?

Category: Books | Age Group: 11-13

Often children believe that money can solve all problems and ensure happiness. This award winning novel deals with a young 13 year old girl, Raspberry Hill, who lives in the projects with her mother. They were homeless at one time and now Raspberry focuses on money as the source of comfort and security. The book raises questions such as: can money buy security? Can it buy happiness? Can you ever have enough? It will give children the opportunity to reflect on money and the role it can play in life.

DOWNLOAD

[← BACK TO RESOURCES](#)

## Related Resources



The Rest of Your Life

Money and Teens:  
Savvy Money Skills –  
Sharing a BookReading a Book  
Together – Rock, Brock,  
and the Savings ShockReading a Book – Our  
Corner Grocery Store

**Click to download book details and suggestions for engaging kids in discussions about money as they read**





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## **CFEE Website Navigation**

- **Using your own device, enter the Home Program**
- **Take 2 minutes to explore the site, and be prepared to give feedback**



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## **CFEE Website Navigation**

### **FEEDBACK**

- **Comments**
- **What did you think?**

CANADIAN FINANCIAL  
EDUCATION CHALLENGE

# MY MONEY MY FUTURE

<https://saskmoney.ca/course-theme/my-money-my-future/>

## My Money, My Future

- ▶ A national program sponsored by CFEE and CIBC
- ▶ Contest provides framework for a fun summative activity with prizes awarded at the national level
- ▶ Students are to create a peer-to-peer teaching tool in a creative & effective format.
- ▶ Contact us if you will give it a try with one or more students! We can help with organization & planning

CANADIAN FINANCIAL  
EDUCATION CHALLENGE

# MY MONEY MY FUTURE

## MMM Tip for Students!

- ▶ Audience
  - ▶ Peer to peer
  - ▶ What will your friends respond to, learn from, and come back to?
  - ▶ Could be shared nationally (Is yours appropriate for all?)
- ▶ Original Materials
  - ▶ Must borrow? Give credit in product!
  - ▶ (ex. end of video)

CANADIAN FINANCIAL  
EDUCATION CHALLENGE

# MY MONEY MY FUTURE

## MMMF Tips!

- ▶ Research
  - ▶ What else is out there?
  - ▶ Can you create something new, or a refocused version?
- ▶ Focus!
  - ▶ Audience, Topic, Time
- ▶ Edit
  - ▶ This could be the deciding factor!



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## Money and Youth

- **Free workbooks for students either hard copy or downloadable**
- *Money and Youth* starts with an exploration of one's values and covers how to make good decisions – and be aware of those who will try to influence decisions and how they can go about doing so. The book then proceeds through a learning framework looking at the challenges and opportunities of first getting money and then spending, saving, borrowing, and protecting money and the things we acquire in life that are important to us.



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Trusted News Belongs in Our Classrooms  
As our tagline says “Trusted News  
Belongs in Our Classrooms” and that is  
the goal of the NextGen Edition of The  
Globe and Mail.



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## Next Gen Edition

On a daily basis, articles are selected from The Globe and Mail that are relevant to youth. Articles cover a broad range of subjects from business, the economy, and entrepreneurship to money, the environment, politics and careers.





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## FIN LIT Program

CFEE and National Bank will be collaborating with provinces all across Canada to develop a new online self-instruction course for high school students – a program that will also be available to teachers, parents, and others to develop personal financial capability.



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As the Alberta Rep we available to help you organize a money fair with a school anywhere in Alberta.

2. We are available to do presentations about the program to groups that you organize or at system

events ie. Parent Council Meetings

3. High School Financial Fairs (Reality Days)

What does it really cost to live your life?



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## Money and Youth Teacher Lessons and Student Resource (Free Student Workbooks)

1. Student Resource Hard Copy is Available in English or French for free for your classes. Please contact Debbie Vance by email **only** at [debvance@cfee.org](mailto:debvance@cfee.org). You can now order the books for classes directly on the Website under the Money and Youth Banner.
  - a. In your email please indicate the number of books you require and in which language you require the books.
  - b. The name of the contact individual, address and phone number must be included in the email. The books will be shipped by ground mail and may take one or two weeks to receive.
  - c. You will be responsible for shipping costs.