



Chalk Talk

Greetings | Feature | News | **Funny Money**

PLEASE SHARE CHALK TALK WITH YOUR COLLEAGUES!!!

Letter from the Editor

Dear Educators,

"I am the only child of parents who weighed, measured, and priced everything; for whom what could not be weighed, measured, and priced, had no existence." — Spoken by Arthur Clennam in Charles Dickens' Little Dorrit (1855-56)

At the heart of Little Dorrit, Dickens' most autobiographical serial novel, are money and family — who has it, who doesn't, how it's made and how it's lost. Ironically, the broadcast of the award-winning [14-part miniseries](#) of Little Dorrit produced by the BBC — a story in which a Ponzi-like scheme figures prominently — coincided with the peak of last Fall's economic crisis, making this 150 year old tale feel decidedly current and relevant.

In 19th century England, the inability to meet your obligations — as little as 20 pounds — could land you in debtors' prison. More serious debt could mean a lifetime in prison for a whole family with little opportunity to work to pay back the debt. For a gentleman of the privileged classes, who had never worked, the disgrace of losing of one's fortune was a humbling, life altering experience.

Today, a year after the economic melt-down, bail-outs, foreclosures, layoffs and a fragile stock market still dominate the news. The crisis has taken its toll but it appears that the considerable intervention by government may have staved off an economic depression. In the coming years, governments at every level will be grappling with how to reduce deficits and pay off debt while the average person will work hard to weather this economic storm and keep our family finances on track.

The fundamentals of financial security are rooted in saving a portion of what you earn, not spending more than you have and making wise investments. **The best investment is in education.** It's more important than ever to understand money basics. This week's issue features programs and resources to help educators teach students about investing and financial management.

CoEd Communications is dedicated to supporting the important work of teachers by providing access to classroom resources on a range of topics. We invite you to visit our website at www.4edu.ca to view the many **free** teachers' resources on offer.

[Let us know your thoughts.](#)

Mary Kovack

'Taking Stock in Your Future' Teacher Program



Investor Education Fund

www.investorED.ca

The **Investor Education Fund** is a not-for-profit body that produces financial education materials for teachers and students. The Fund partners with government, educational institutions and the media to deliver **free** financial literacy programs. These programs include workshops for teachers, classroom ready teaching tools and innovative teaching aids for the classroom. A sample of their excellent classroom materials that help teachers with this often challenging topic follow.

Taking Stock In Your Future — Gr. 7 to 12

The multi-faceted **Taking Stock In Your Future teacher program**, developed in collaboration with OISE and the University of Western Ontario, helps teach young Canadians financial literacy and what they need to know for a lifetime of financial well-being.

This **free** curriculum-based program, ideal for grades 7-12, will help educators meet curriculum expectations and develop students' money management skills. These classroom-ready resources include instructional strategies, assessments and rubrics.

Classroom Resources Available:

Taking Stock In Your Future Intermediate Guide

– This resource will help introduce and enhance students' personal finance knowledge and help them understand financial terms, the necessary basic math skills behind personal finance, and spreadsheets.



Taking Stock In Your Future Senior Guide

– This resource will help introduce students to the major concepts that underpin financial literacy including the study of wealth building, financial management and capital markets.



Fair Play – Introduces students to the concept of risk and reward, raises awareness of frauds and scams. This resource features a section on the variety of careers available in the investment and financial planning industry.



To order these valuable resources, [click here](#).

To learn more about the **Taking Stock In Your Future** teacher program, educators can phone 416-593-2369; email fundmail@investorED.ca; or visit the Investor Education Fund's website at www.investorED.ca.

Website of the week

Investor Education Fund — Education Program



Promoting financial literacy is the primary mandate of The Investor Education Fund. The Fund offers trustworthy and unbiased investment education to the general public and to students through its *Taking Stock in Your Future* teacher program comprised of a variety of free, quality, curriculum-based educational resources, teacher workshops, interactive learning tools, competitions & awards, and career information.

Professional development workshops:

Custom-designed workshops are available to help teachers integrate the program in their classrooms. Our trained workshop leaders will come out to your board, faculty or school. **Don't miss out on this invaluable resource training opportunity!** Contact the Investor Education Fund today to book a workshop and to receive your free resources at fundmail@investorED.ca.

Educators who want to receive up-dates about resources, programs and other opportunities offered by the Investor Education Fund can [sign up](#) for the Investor Education Fund's [Teachers' newsletter](#).

To learn more about the [Taking Stock In Your Future](#) teacher program, professional development workshops and resources, educators can phone 416-593-2369; email fundmail@investorED.ca; or visit the Investor Education Fund's website at www.investorED.ca.

In addition, the Fund has developed a series of activity kits that complement the above resources and can be used to meet curriculum expectations in grades 5-12.

Funny Money Tool Kit (grades 9-12) helps students learn the importance of managing their cash flow and understanding credit and building wealth. [More information about **Funny Money**, *below*.]

Financial Skills Guide (grades 9-12) takes a behavioural approach to develop students' money management skills from assessing their spending behaviour to starting an investment portfolio.

Smart Consumer Kit (grades 5-12) was developed in partnership with the Toronto Star to help students learn the skills needed to become wise consumers from reading and comparing ads to learning about the costs associated with buying a home.

Smart Money Management Kit (grades 5-12) was developed in partnership with the Toronto Star to help students look at financial issues related to identifying career choices and setting personal goals.

These activity kits are available for download from the Investor Education Fund's website. Download the kits at (<http://www.investored.ca/teachers-corner/guides-and-activities/Pages/default.aspx>).



Cross-curricular Connections

Business

Financial literacy skills:

- money management and investing
- financial institutions and the investment industry
- stock market, investments, economic trends and factors

Guidance and Cooperative Education, Family Studies

Resource and life management skills:

- behavioral approach to financial literacy
- financial goal setting to achieve personal and educational goals
- career options in the investment industry

Mathematics

Numeracy and problem-solving skills:

- graphing, timelines, algebra, arithmetic, exponents and fractions, spreadsheets and tables
- numerical and polynomial expressions, discrete and continuous primary and secondary data, linear relationships, algebraic expressions
- the mathematics of finance including sequences and series as the basis for compound interest and annuities

Book a LIVE Presentation of FUNNY MONEY for your High School

'Laugh Your Pants Off and Learn Not to Lose Your Shirt'

Funny Money is a fun and interactive presentation, hosted by celebrated Canadian comedian, James Cunningham, which will motivate and entertain students while they learn key money management tips. Sponsored by the **Investor Education Fund and the Investment Industry Regulatory Association of Canada**, this high school assembly is now available for grades 11 and 12 high school students across Canada [Note: Minimum 400].

Book your **FREE** presentation today!

Contact Lisa Durocher, Cambridge Chamber of Commerce at 519-622-2670 or email lisadurocher@cambridgechamber.com.

Use the [downloadable](#) Funny Money Poster (right) to advertise the presentation.



Funny Money Tool Kit

The activities in this kit (left) complement Funny Money for High School Presentations. Students learn about needs and wants, cash flow management, credit and credit rating and investment risk and return.

To download the kit, [click here](#).

Two thumbs way up!!! Tremendous. — Teacher, Msgr. Fraser, Toronto

All I can say is WOW. It was an excellent and entertaining presentation that really hit home. I was quizzing students today in my class and in the hall and they knew the three key messages. — Teacher, Vanier Collegiate, Moose Jaw

FUNNY MONEY HIGH SCHOOLS

Since 2005, the Funny Money High School program has been empowering today's youth with the knowledge they need to make good financial decisions. Funny Money is an innovative way to teach students about Budgeting, Organizing Debt and knowing as it speaks to them in their own language and connects the lessons to their lives.

The presenter, James Cunningham, is a well-known Canadian comedian with a deep knowledge of the topic and a riveting delivery. Funny Money has become one of the most sought after lectures in Ontario high schools. We are pleased to make this program available across Canada to Grade 11 and 12 high school students.

LAUGH YOUR PANTS OFF AND LEARN NOT TO LOSE YOUR SHIRT

WHAT TEACHERS ARE SAYING:

I just wanted to send a quick note of thanks to express our sincere gratitude for this opportunity to benefit from James' presentation. I have met and students. Many of them have mentioned that it is the best presentation they have seen. I was extremely impressed with the way James was able to present in a fun and interactive way a topic that is often viewed as very boring and uninteresting.
Chris O'Neil, St. Joseph's Catholic High School, Windsor

This student loved the assembly and was engaged from start to finish! Please pass my thanks to the sponsor who paid for James to come to our school. It was money well invested in the financial education of our student's youth.
Clea Fraser, St. Joseph's Catholic Secondary School

Just a little note to thank you much for speaking at Laurier the past Friday. Many students and teachers approached me and thanked me for organizing the presentation and expressed their enthusiasm and intention to get ORGANIZED, BUDGET and INVEST. Your presentation was so entertaining and incorporated many techniques that teachers strive to include in their own lesson planning, such as storytelling and humour. Continue spreading this valuable information!
Laurier Health, St. Michael's Laurier Secondary School

WE ALL LOVED THE PRESENTATION!! (Literally) Everyone's talking about the assembly in the hall, and I've heard teachers and students say they're coming out to their banks tonight to speak with advisors. It's hilarious when a Mr. James' presentation caused, and we thank you and the sponsors for arranging the informative and truly side-splitting assembly for us!
Elizabeth Allen, Fanshawe Poly Secondary School

FUNNY MONEY PARTNERS:

Investor Education Fund
IBCC OICBCVA
Cambridge

TO SCHEDULE YOUR PRESENTATION, CALL US AT 519.622.2670 OR EMAIL: LEARN@CAMBRIDGECHAMBER.COM

Education News

[Province to teach money skills in schools](#) – Louise Brown, Education Reporter, The Star.com, Nov. 2, 2009

"Ontario students will start learning money smarts as early as Grade 4, when Queen's Park rolls out a new financial literacy curriculum in September 2011. Prompted by growing debt levels among Canadian youths and reckless personal spending habits that helped trigger the global credit crunch, the province will design lessons that can be worked into subjects up to Grade 12, said Education Minister Kathleen Wynne, who will announce the plan Monday in Toronto. "The whole issue of how to manage money and risk is a really important concept – money and debt can become difficult issues in later life – but we can't assume families will discuss these things at home," said Wynne in an interview. "But we're not looking to create a new course; we want to build financial literacy into the existing curriculum." The government will create a working group to pinpoint the core concepts to be covered and will work with the non-profit **Investor Education Fund** to develop training for teachers. Wynne said several provincial politicians supported the idea after Toronto school trustee Josh Matlow called last spring for a provincial curriculum in financial basics in the wake of the world economic crisis. "When people feel out of control of their finances it can lead to deep depression, breakups of marriages," Matlow says. As of January, student loan debt owed to the federal government surpassed \$13 billion for the first time (the figure does not include provincial student loan debt). And according to a recent study by the Financial Consumer Agency of Canada, six in 10 Canadians between 18 and 29 are carrying some debt; more than a third of those owe \$10,000 or more."

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We are the Company for Education Communications. We specialize in developing, producing and evaluating school resources and award programs. Working in conjunction with Departments/Ministries of Education, school district/boards, associations, teachers and subject specialists across the country; we provide free, curriculum-based educational resources to Canadian classrooms.

The opinions, conclusions and other information expressed in the preceding content do not necessarily reflect the views of and are not endorsed by CoEd Communications.

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