



Chalk Talk

Greetings

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Make it Count!

PLEASE SHARE CHALK TALK WITH YOUR COLLEAGUES!!!**Letter from the Editor**

Dear Educators,

How often have you heard yourself say — 'I'll Google it' — when you are looking for information? While more and more information is being added to the internet every day, there is still no way to know which sites are reliable. It's ironic that while Google pulls hundreds of pages and hundreds of thousands of possible sites to research, very few of us ever go beyond the first page. As a search engine, Google acts as a clearing house for information but it does not check the quality of the contents or the credentials of the producers.

Similarly, Wikipedia, the great experiment to produce an online encyclopedia, has been at the centre of controversy since its inception. While its supporters are enthusiastic, it also has its share of detractors who worry about its vulnerability to manipulation and even sabotage. While much progress has been made to improve its quality and accuracy, most of us have found that Wikipedia is rife with errors and inconsistencies. Few of us would feel comfortable about using it as a dependable source.

Good information that is based on statistical, economic and financial research can be even harder to verify. Often, studies and polls that are conducted by special interest groups are reported as being non-biased but can ultimately skew to supporting a particular point of view.

Attaining good financial literacy depends on the ability of teachers to obtain the best classroom resources from dependable and knowledgeable producers. This issue features some of the best programs and resources to help educators teach students about money basics, 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

Investor Education Fund — Financial Literacy

Inspiring Financial Learning

Investor Education Fund (IEF) is a not-for-profit organization delivering programs, resources and tools that help Canadians learn about financial matters in schools, in their communities and online. IEF has been training Canadian teachers to teach personal finance education since 2000 and we have been developing and refining our education resources for over a decade. Our resources are used by teachers in grades 4 to 12.

NEW! Financial Resources by Grade

Educators can find a variety of [Resources by Grade](#) on www.GetSmarterAboutMoney.ca to help teach financial topics and develop essential skills.

Grades 4-6

Find cross-curricular resources and tools to help you develop your students' numeracy and literacy skills. Download our newest resource, [Developing Financial Sense](#) for use in English, Math, and Social Studies.

Grades 7-8

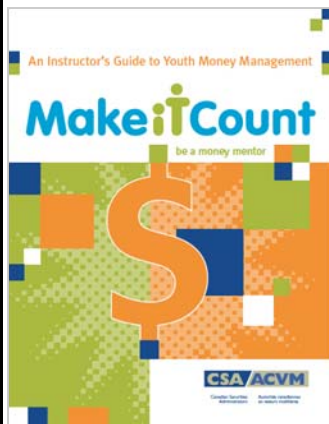
Find classroom-ready resources and tools to help you introduce financial literacy concepts in the classroom. Develop your students numeracy skills using the [Taking Stock in Your Future Intermediate Guide](#).

Grades 9-12

Meet expectations and teach students about money management and capital markets. Review the many resources you can use to develop students' financial skills from saving to investing to analyzing a financial statement. A partial list of our new teacher-developed lesson plans for business and economics classes follow:

- [Labour Force – does it affect you?](#)
- [Portfolio Asset Mix: how to structure a diversified portfolio](#)
- [Gross Domestic Product -- why it matters](#)

NEW FINANCIAL RESOURCE — 'MAKE IT COUNT'



[Make it Count](#) is an interactive money mentoring program and resource from the **Canadian Securities Administrators (CSA)**. This program includes a parent guide, an instructor's guide and an online daily budgeting program to engage youth in discussions about money management.

Download the [instructor's guide](#) for activities, tips and lesson plans to incorporate money management lessons in your class. Virtually every subject offers opportunities to expose students to money management situations.

- Spice up the study of Canadian geography by [planning a vacation](#).
- Enliven your Mathematics and Problem Solving class with an interactive activity about the [costs of keeping a cell phone](#).



Website of the week

Investor Education Fund (IEF) — [Education Program](#)

GetSmarterAboutMoney.ca
Unbiased money and investing information



Use IEF's teacher resources to help your students become financially savvy. *GetSmarterAboutMoney.ca* offers clear information on practical topics so that Canadians can make smarter money decisions. The site uses key life events – such as getting married, buying a home, having a child or losing a job – that impact financial decisions to highlight the information people need, in the manner that they want to receive it.

NEW LOOK — EASY TO USE — MORE LESSON PLANS

Through its education program, IEF delivers free innovative and engaging curriculum-based resources and support programs to grades 4 to 12 teachers wanting to help their students learn about money and finance in the classroom. The resources and tools can be previewed on the website:

- [Teacher guides and activity kits](#) – co-curricular resources that are classroom-ready
- [Multimedia resources](#) – e-learning modules, online worksheets, videos etc.
- [Funny Money for High Schools program](#) – high impact program including student assembly, tool kit and videos
- [Globe & Mail Classroom Edition](#) – specialized website with monthly lesson plans to bring current events into the classroom



Educators — Find us on:



youtube.com/InvestorEDFund

twitter.com/smarter_money



blog.getsmarteraboutmoney.ca

Subscribe to IEF's teacher e-newsletter to get monthly articles about current and relevant personal financial topics.

[Sign up now](#)

Educators in Ontario may be interested in competitions that will help you meet curriculum expectations and engage your students in applying the knowledge and skills they learn AND compete for a cash prizes. Here are a few that you may wish to check out:

- [Saving and Investment Challenge \(grade 9-10\)](#)
- [Financial Reality Check \(grade 11-12\)](#)
- [Financial Securities Portfolio Competition \(grade 11-12\)](#)

Recent research on financial literacy

The Investor Education Fund's (IEF's) research provided insights into Canadian youth and adults' interests and concerns related to managing their finances.

According to research from IEF, key life events drive action on finances for a significant portion of Canadians aged 20 – 34. This study also sheds additional light on barriers to making informed decisions, top money questions, and the tools people look for in this age group.

IEF also found that a significant portion of Ontario high school students aged 14 to 18 don't have the financial know-how to make informed choices. Students identified the internet and school as the top two places they would access for financial information.

A related study found that graduating high school students are not confident in their ability to manage their money. 62% don't feel prepared to manage their money after graduation. IEF provides teachers, students and parents with resources and tools to support youth in developing their knowledge of money and investing.

A recent survey indicated that while 57% of students believe it is important that schools provide them with information on managing money and personal finance, only 18% think that their school is doing well in this area.
— Investor Education Fund



Education News

[Wondering where to start your investment planning? Personal finance experts argue that investment education begins with self-reflection](#) – Special Feature, Globe & Mail, Sep. 15, 2010

“Investor education: for many Canadians, the term means dizzying comparisons of stocks and mutual funds and confusing terms like ‘EPS,’ ‘basis points’ and ‘beta.’ But according to two leading experts on the subject, investor education shouldn't begin with the study of investments at all, but with the investor – you. Tom Hamza, president of the Investor Education Fund, says, “Don't start with the business pages. Instead, think about what it is you need.” Begin with a thorough look at yourself, he advises. “Whether you invest on your own or with an advisor, start by assessing your goals. Carefully consider your tolerance for risk, the money you have to invest, the time horizons of your goals, and the time you have available to dedicate to your investments.”

[Failing Boys: The endangered male teacher](#) — Carolyn Abraham, Globe and Mail, Oct. 18, 2010

“The male elementary teacher is the spotted owl of the education system, the leatherback turtle, the Beluga. Failing boys and the powder keg of sexual politics His presence is so endangered that in many public schools his numbers can be counted on a single hand. In some schools, it requires no hands at all. “It is now possible for a child in Canada to go through elementary school and high school and never see a male at the front of the class,” says Jon Bradley, an associate professor of education at McGill University, where men make up just five per cent of the elementary teachers in training. The trend isn't new. Men have been the clear minority in primary teaching since the days of the one-room school house. But with their numbers dwindling to less than 20 per cent nationally, fixing the imbalance has taken on a certain urgency and there's already been talk of affirmative action. Of all the theories offered to explain why boys trail girls in academics, the lack of male role models tends to lead the pack.”

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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.

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