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**GUIDE TO
SCHOOL-BASED FINANCIAL LITERACY
PROFESSIONAL LEARNING COMMUNITIES (PLCs)
AND WORKSHOPS**



An Ontario Securities Commission initiative

Investor Education Fund (IEF) develops and promotes unbiased, independent financial information, programs and tools to help consumers make better financial and investing decisions. It was established as a non-profit organization by the Ontario Securities Commission (OSC) and is funded by settlements and fines from the OSC enforcement proceedings.

Professional learning communities (PLCs) and workshops

Introduction

Ontario schools have been charged with integrating financial literacy education in the curriculum. Investor Education Fund (InspireFinancialLearning.ca) provides Ontario teachers with curriculum-based tools to help them to seamlessly integrate financial literacy in their classrooms.

PLCs and Workshops can help to inspire and facilitate dialogue, inquiry and critical thinking amongst teachers in their school and board. This guide supports teachers in assessing and developing their understanding of financial literacy.

The role of teachers

The specific way a given PLC operates will depend on the teachers who participate in the group, school and district contexts and the amount of session time available. This guide supplies a range of possible approaches and options for structure, format and content for a financial literacy themed PLC. Teachers can choose from the options offered here, and modify them to their individual needs.

The role of school leaders

School leaders play a key role in encouraging teacher professional growth, and providing time and support in the development of PLCs. This guide suggests appointing a PLC leader to take responsibility for facilitating sessions, obtaining resources for the group and organizing session logistics. The PLC leader can be a school administrator, a teacher with an interest in financial literacy, or a curriculum leader from the school or district. The PLC leader can be appointed by a school administrator, or volunteer to initiate a PLC for colleagues who have an interest in rounding out their financial literacy education knowledge.

This guide suggests ways in which PLC session leaders can model strategies for their peers, thus offering variety in the structure of the session, as well as offering live examples of the types of teaching/learning strategies which they might use in their classes. Figure 1 on page 2 summarizes the structure of a financial literacy PLC.

Overview of PLC suggestions

Who

Teachers within the school who have common grade or level classes, or common subject areas. The number of members can vary, but given that lesson remodelling is a dialogical process, teachers should work in triads or quads within the PLC. For each session, one PLC member should be designated as the leader. This could be a school administrator, a curriculum leader or a teacher with an interest in financial literacy.

What

A PLC designed for peer learning to prepare teachers to incorporate financial literacy across the curriculum.

Why

The purpose of the PLC is to:

- Co-ordinate financial literacy inclusion within a school, across grades and subjects
- Help teachers develop knowledge and a comfort level with financial literacy content
- Prepare teachers to incorporate financial literacy across the curriculum, in their own subjects or grades
- Walk teachers through online resources available to support their professional development and teaching in the area of financial literacy, including helping them develop a comfort level with the structure of and materials available on InspireFinancialLearning.ca

When

Members of the PLC should decide how often to meet based on time available to them, and the needs of the group.

At the very least, PLCs should meet formally twice per term, or four times per year, in order to continue the process of collaborative learning and have an opportunity to engage in professional reflection to discuss the use of financial literacy in their classes.

Keep in mind that collaboration can take a variety of formats. Using an online collaboration tool (such as a wiki or document-sharing site) can augment formal sessions and allow for informal communication and idea-sharing among members throughout the school year.

Where

PLCs may take place in face-to-face settings, such as the school or district office. However, geographically diverse PLCs can take place using information and communication technologies. Online tools, including wikis and document-sharing sites, provide an excellent means for flexible participation.

PLC session summary

This PLC guide is structured around four introductory sessions, summarized in the table below. However, teachers should be encouraged to continue with a financial literacy PLC to share information and ideas as the school year progresses.

SESSION	OBJECTIVES By the close of this session, PLC members should have answers to the following questions:	OVERVIEW OF ACTIVITIES
1. Fun with financial literacy	<p>What financial literacy education components exist in current ministry policies?</p> <p>Where does financial literacy fit within my grade and/or subject area?</p>	<ul style="list-style-type: none"> • Establish PLC objectives and norms • Make duct tape wallets • Collectively explore policy and the financial literacy concepts map
2. Financial literacy skills audit and website investigation	<p>Where are my strengths and areas for development in financial literacy?</p> <p>How comfortable am I in incorporating financial literacy into my classes?</p> <p>What resources are available from Investor Education Fund (IEF) to support inclusion of financial literacy in my classes?</p>	<ul style="list-style-type: none"> • Identify strengths and areas for development based on completion of the skills audit • Tour InspireFinancialLearning.ca, identifying key features and resources • Identify resources for use
3. Lesson sharing	<p>What IEF resources are available for my grade and subject or course?</p> <p>How can IEF lessons and strategies be adapted to suit my classroom?</p>	<ul style="list-style-type: none"> • Describe and/or model lessons and strategies for use • Assess and adapt lessons and strategies available against individual needs
4. Collective planning and reflection	<p>How can our school or department co-ordinate financial literacy along a continuum?</p> <p>What specific IEF lessons, tools and strategies can be used to suit our individual classrooms?</p>	<ul style="list-style-type: none"> • Revisit financial literacy concept map as a group • Identify a plan to incorporate financial literacy across the curriculum with attention to scaffolding for students • Customize resources, lessons and strategies through critical reflection
Subsequent sessions	<p>Repeat session 3 to continue sharing and exploration</p>	<ul style="list-style-type: none"> • Describe and/or model lessons and strategies for use • Assess and adapt lessons and strategies available against individual needs

Using this guide to structure workshops

This PLC guide can be adapted for professional development workshops varying in length. The structure of a workshop based on PLC sessions is detailed below.

For a one- to two-hour workshop, sessions 1 and 2 should be combined into a single session.

For a full-day or two-day workshop, sessions in this guide are modified and take place in the sequence in which they appear, as detailed in the table below.

SESSION	TIME	OBJECTIVES By the close of this session, PLC members should have answers to the following questions:	SESSION REFERENCE AND INSTRUCTIONS
Opening: fun with financial literacy	60 min.	What financial literacy education components exist in current ministry policies?	Session 1
Financial literacy skills audit	30 min.	Where does financial literacy fit within my grade and/or subject area?	Session 2
Website investigation	30 min.	Where are my strengths and areas for development in financial literacy? How comfortable am I in incorporating financial literacy into my classes?	Session 2 Modify as a guided tour, using scavenger hunt as a guide
Break			
Lesson sharing	60 min.	What IEF resources are available for my grade and subject or course? How can IEF lessons and strategies be adapted to suit my classroom?	Session 3 Distribute sample lesson plans based on teachers' subject areas and grades for sharing
Lunch			
Collective planning and reflection	60 min.	How can our school or department co-ordinate financial literacy along a continuum? What specific IEF lessons, tools and strategies can be used to suit our individual classrooms?	Session 4
Debrief	60 min.	What are the next steps?	N/A The facilitator leads participants in a reflection of what they learned, and what skills or knowledge they wish to develop Collectively, the group identifies next steps

PLC member preparation

None

Materials

- Chart paper
- Markers or pens
- Sticky notes
- Supplies to make wallets: duct tape, scissors, rulers
- Duct tape wallet chart or media projector cued to online video with step-by-step instructions
- Reproducibles:
 - financial literacy concept card, one per PLC member
 - financial literacy skills audit, one per PLC member (NOTE: select the level appropriate for the school or audience)

Session objectives

By the close of this session, PLC members should have answers to the following questions:

- What financial literacy education components exist in current ministry policies?
- Where does financial literacy fit within my grade and/or subject area?

Total session time

60 minutes

AGENDA ITEM	TIMING	DESCRIPTION
1. Welcome and introductions	10 min.	The PLC session leader welcomes the group, and members introduce themselves and state what they individually hope to achieve through PLC participation. The leader explains that this PLC will address the Ministry of Education's financial literacy education requirements by helping teachers make sense of resources now available from Investor Education Fund (IEF).
2. Collaborative goal-setting	10 min.	Each member records what they hope to gain from participation in the PLC on sticky notes. Members affix their sticky notes to a sheet of chart paper. As a group, members identify themes, and arrive at three main goals for the group.
3. Group norms	5 min.	The PLC session leader reminds the group that, as a learning process, the PLC should: <ul style="list-style-type: none"> • Maintain an environment of mutual respect, caring, integrity and truthfulness • Ensure that peer feedback balances positive and negative comments and is constructive in nature • Encourage members to take responsibility for their own and the group's professional development

AGENDA ITEM	TIMING	DESCRIPTION
4. Let's create a wallet	15 min.	<p>Members participate in a thematic opener for this PLC, which is also one of the anchor activities in IEF's financial literacy program. As a group, they will create simple duct tape wallets in which they can store materials from the activities that follow.</p> <p>Distribute necessary supplies, and either show the group an online video detailing the steps, or refer to the IEF diagram for instructions.</p>
5. Investigating the financial literacy concept map	15 min.	<p>Members identify the policy documents that emphasize the place of financial literacy education in Ontario schools.</p> <p>Members review IEF's financial literacy concept map.</p> <p>The PLC leader guides discussion, including:</p> <ul style="list-style-type: none"> • To what extent have members included financial literacy in their subjects or courses to date? • What are the natural fits in your current curriculum for the financial literacy outcomes? • How can we incorporate financial literacy as a group, so that the continuum is addressed without duplication? <p>The PLC leader distributes financial literacy concept cards for members to place in their duct tape wallets.</p>
6. Closure/debrief	5 min.	<p>The group establishes the date, time and location for the next session if it has not been determined.</p> <p>The PLC session leader distributes copies of the skills audit. Only the personal skills assessment columns are to be completed in advance of the next session. These will be used as a basis for exploring materials available for their professional development and classroom use.</p>

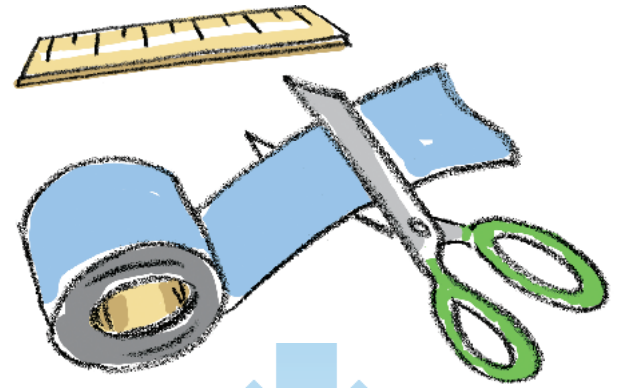
Followup

- At the end of the session the PLC session leaders should keep copies of the goals and norms established to display at future sessions. Norms can be affixed to chart paper for safe keeping.
- Individual PLC members should complete the skills audit. The PLC leader may wish to send a reminder in advance of the next session.

Duct tape wallet

Step 1

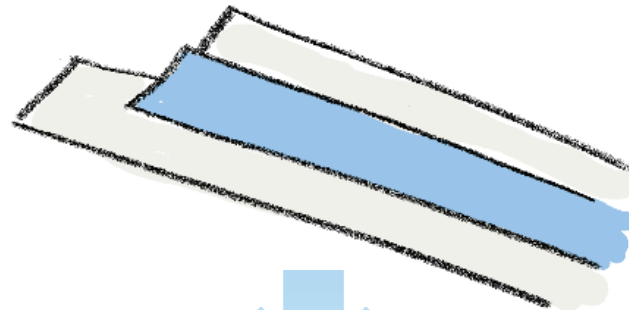
- Cut 10 strips of duct tape 17.75 cm long. You may wish to cut them a little longer in case of mistakes, and you can trim them back in step 3.
- Cut three pieces of duct tape 15 cm long. Again, you may wish to cut them a little longer in case of mistakes.



Step 2

Make two sheets of duct tape fabric by alternating strips side up/side down so that:

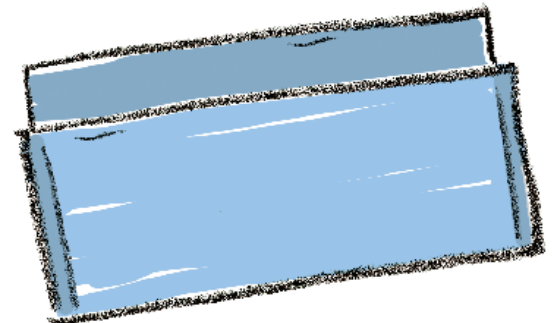
- The first larger sheet is made of 10 17.75 cm (or longer) strips.
 - Place the first strip on a flat surface, sticky side up. Then, place a second piece sticky side down, halfway covering the first piece. Keep alternating until you have a piece of fabric.
 - When you get to the end, fold the remaining sticky sides over to make a clean edge.
- The second smaller sheet is made of three 15 cm strips.
 - Follow the instructions above to alternate the pieces and create the smaller piece of fabric.



Step 3

Create the main pocket:

- Trim the larger piece of duct tape fabric to 21.5 cm by 17.75 cm.
- Fold the sheet over, leaving the top edge higher than the bottom edge as shown in the picture, so that it measures 18 cm wide and 12 cm high.
- Tape the two outer sides securely with duct tape.

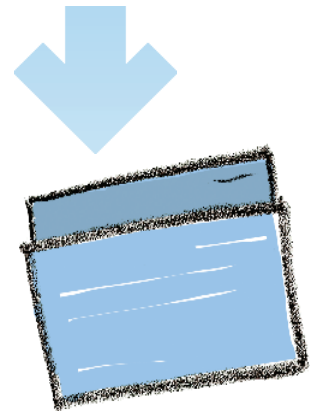


Duct tape wallet

Step 4

Create and attach the smaller credit and identification card pocket:

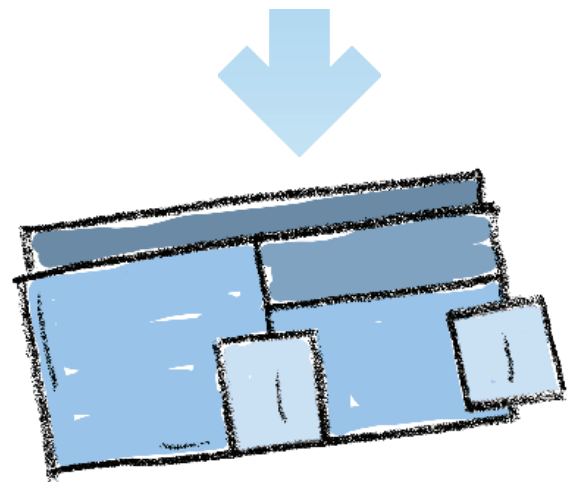
- Trim the smaller piece of duct tape fabric to 15 cm (high) by 7.5 cm (wide).
- Fold it over leaving the top edge higher than the bottom so that the top edge is 8 cm high, which will allow for two pockets when it is attached to the larger pocket.



Step 5

Assemble the wallet:

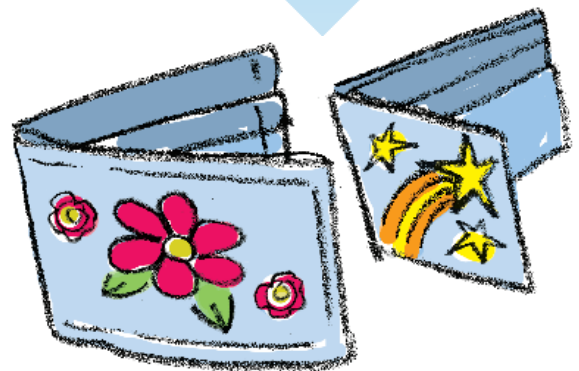
- Use two pieces of duct tape to carefully attach the smaller pocket to the right side of the larger pocket.
- Add a third piece of tape to the bottom of the small pocket to secure it.



Step 6

Decorate the wallet:

- Use stickers, different coloured duct tape cut into shapes, or anything else you can think of to personalize the wallet.



Note: print this sheet on card stock, and cut along dotted lines to create wallet cards.



Financial literacy concept card

Things I'd like to focus on in my classes:

InspireFinancialLearning.ca™  
An Ontario Securities Commission initiative

Financial literacy concept card

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Financial literacy concept card



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A. Skills audit: primary/junior teachers

THEME	SKILLS, KNOWLEDGE	PERSONAL SKILL ASSESSMENT		SOURCES FOR FURTHER LEARNING
		Comfortable 	Developing 	
Money: the basics	Develop vocabulary related to money (e.g., bills, currency, coins)			
	Identify and list the forms of money			
	Use financial symbols and terminology			
	Describe uses of money (e.g., as exchange, trade, etc.)			
	Make simple financial decisions for financial amounts up to \$1,000			
	Identify ways that money can be earned by adults (jobs, entrepreneurship, etc.)			
	Identify ways in which adults use their earnings (living expenses, savings, purchasing other things)			
Spending	Compare benefits and costs of spending decisions			
	Define budget and its importance			
	Calculate cost of purchases and conduct simulated purchases			
	Make simple financial decisions using a budget template			
Saving	Describe reasons for saving			
	Develop savings goals			
	Identify savings vehicles			
The economy	Compare the ways in which goods and services were traded in early civilizations to modern life			



B. Skills audit: intermediate-level teachers

THEME	SKILLS, KNOWLEDGE	PERSONAL SKILL ASSESSMENT		SOURCES FOR FURTHER LEARNING
		Comfortable 	Developing 	
Money: the basics	Enhance vocabulary related to money			
	Differentiate between needs and wants			
Spending	Analyze the impact of marketing and advertising on purchase decisions (i.e., how advertisements influence our purchase decisions)			
	Gather information about the current cost of goods (e.g., grocery items)			
	Compare and analyze cost of similar items			
	Describe consequences of financial decisions			
	Understand sales taxes and calculate HST on purchases			
Saving	Compare savings vehicles			
The economy	Identify various factors that affect income			
	Reflect on their role as active citizens and the financial implications			
	Describe how current events related to finances can affect families			

C. Skills audit: senior-level teachers

THEME	SKILLS, KNOWLEDGE	PERSONAL SKILL ASSESSMENT		SOURCES FOR FURTHER LEARNING
		Comfortable 	Developing 	
Money: the basics	Use financial terminology fluently			
	Analyze financial data from a variety of sources to make financial decisions			
	Create complex personal/family budgets for different life stages; based on costs of services			
	Consider the financial implications of behaviour			
	Apply accounting methods to maintain financial records			
	Describe the purpose of credit			
	Analyze the role and importance of credit in personal and business finance			
	Describe impact of credit history and credit reports on future borrowing capabilities			
	Calculate the total cost of a variety of loans (e.g., balance carried on credit cards, car loan, mortgage)			
	Understand the need to balance needs and wants and its impact on their future			
Spending	Consider security implications for online information			
	Compare the costs associated with various spending scenarios, including those with debt			
	Analyze financial data from a variety of sources to make financial decisions			
Saving	Analyze financial implications of purchase decisions such as car ownership			
	Identify ways to save money			
	Identify age-appropriate, short-term savings goals			
	Analyze the role of individual responsibility in saving			
	Build consumer awareness by investigating products and services offered by financial institutions			
	Investigate products and services offered by financial institutions			
	Analyze the relationship between risk and reward as it relates to savings and investments			
	Differentiate between short-term and long-term savings and investments			
	Identify and compare the advantages and disadvantages of various savings and investment vehicles			
	Compare growth of various savings and investment vehicles			
Calculate simple and compound interest earned on savings vehicles				

C. Skills audit: senior-level teachers (continued)

THEME	SKILLS, KNOWLEDGE	PERSONAL SKILL ASSESSMENT		SOURCES FOR FURTHER LEARNING
		Comfortable 	Developing 	
The economy	Analyze the correlations between income and factors such as education, economy, worker supply and demand			
	Understand the effect of currency fluctuations on the economy			
	Reflect on the responsibilities of individuals and organizations to act ethically and in socially responsible ways			
	Describe government regulations and policies for savings and investments (e.g., Canada Deposit Insurance Corporation)			
	Describe laws and regulations that affect financial life (e.g., consumer protection, etc.)			
	Identify the forms of government and their responsibilities			
	Describe responsibilities of individuals and organizations to act ethically and in socially responsible ways			
	Identify the different levels of government and their roles			
	Compare current and historical trends in money			
Planning for the future	Identify and set personal goals using a problem-solving approach			
	Understand the need to plan for the future			
	Describe correlation between income and factors such as education, economy, worker supply and demand			
	Describe traditional and non-traditional ways to earn income			
	Explore post-secondary opportunities (further education and careers) related to each subject area studied			

PLC member preparation

Completion of financial literacy skills audit distributed at previous session

Materials

- Chart paper of the goals and group norms established in the first session, posted prominently
- Computer and internet access for all PLC members
- Reproducibles:
 - Website scavenger hunt guide, one per PLC member
 - Website scavenger hunt card, one per PLC member
- Small sheets of paper or cut-out clothing items
- Clothespins
- String, twine or ribbon affixed in the room for the “clothesline”
- Circle/square/triangle reproducible (see p. 21)

Session objectives

By the close of this session, PLC members should have answers to the following questions:

- What are my strengths and areas for development in financial literacy?
- How comfortable am I in incorporating financial literacy into my classes?
- What resources are available from Investor Education Fund (IEF) to support inclusion of financial literacy in my classes?

Total session time

60 minutes

AGENDA ITEM	TIMING	DESCRIPTION
1. Welcome	10 min.	The PLC session leader reminds the group of the goals, and the group norms established in the first session. Next, the PLC session leader shares session’s objectives, and the agenda.
2. Debrief: skills audit	15 min.	Using think/pair/share and think/pair/square, groups of four PLC members share the results of their skills audit. As a large group, the PLC identifies strengths and areas for teacher development that need to be addressed for them to feel more confident in financial literacy education.
3. Website scavenger hunt	30 min.	Using reproducible: IEF website scavenger hunt guide, members explore InspireFinancialLearning.ca and identify sources for further development to add to the last column of the financial literacy skills audit. Upon completion of their exploration, the PLC leader distributes website scavenger hunt cards for members to place in their wallets and facilitates a debriefing about the most interesting and useful things teachers located on the website that could address the areas for development.
4. Next steps	5 min.	Prior to the next session, teachers will identify one lesson from InspireFinancialLearning.ca to share with the group. They will walk peers through the lesson, and identify how they would use it in their classes. The PLC leader should establish a time frame for individual sharing based on the number of PLC members. Members establish the date, time and location for the next session if it has not already been scheduled.

Followup

- Individual PLC members each select a lesson plan to share with the group. The PLC leader may wish to send a reminder in advance of the next session, and also remind them of the time frame allotted for their lesson sharing.

Begin by accessing Investor Education Fund’s website, InspireFinancialLearning.ca. Complete each mission by recording your discovery.

YOUR MISSION	YOUR DISCOVERY
Find the button or path that will lead you to the resources	
Identify at least one lesson that relates to the grade, subject or course you teach	
Identify one video or animation that can be used to help students with financial literacy	
Name the character whose misadventures help secondary school students learn from financial mishaps	
Identify one online tool that students can use to apply their financial literacy	
Identify resources available for my PLC peers based on collective areas for development. HINT: many resources for self-study are available on GetSmarterAboutMoney.ca	
Identify one lesson plan you would like to try in your class	

Note: print this sheet on card stock, and cut along dotted lines to create wallet cards



Website scavenger hunt card

Record things you want to remember
on reverse



Website scavenger hunt card

Record things you want to remember
on reverse



Website scavenger hunt card

Record things you want to remember
on reverse



Website scavenger hunt card

Record things you want to remember
on reverse



Website scavenger hunt card

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Website scavenger hunt card

Record things you want to remember
on reverse



Website scavenger hunt card

Record things you want to remember
on reverse



Website scavenger hunt card

Record things you want to remember
on reverse



PLC member preparation

Each teacher brings a lesson from InspireFinancialLearning.ca to share with the group

Materials

- Reproducible:
 - Lesson sharing cards

Session objectives

By the close of this session, PLC members should have answers to the following questions:

- What Investor Education Fund (IEF) resources are available for my grade and subject or course?
- How can IEF lessons and strategies be adapted to suit my classroom?

Total session time

60 minutes

AGENDA ITEM	TIMING	DESCRIPTION
1. Getting started	10 min.	The PLC session leader reminds the group of the goals, and the group norms established in the first session. Next, the PLC session leader shares session's objectives, and the agenda.
2. Lesson sharing: descriptive round	15 min.	Each member briefly presents the lesson from InspireFinancialLearning.ca s/he has selected to share with the group. In this first round, his/her presentation is purely descriptive, so that the member only summarizes the content of the lesson plan.
3. Lesson sharing: interpretive round	15 min.	The group then goes through an interpretive round, where they discuss: <ul style="list-style-type: none"> • Why did individuals select these lessons? • What are the perceived strengths? Weaknesses? • Are there any class contextual factors that need to be considered in lesson use in this school or context?
4. Lesson sharing: revision round	15 min.	The group then goes through an interpretive round, where members discuss the following based on questions arising from the interpretive round: <ul style="list-style-type: none"> • What revisions or alternatives could be offered to increase the level of student engagement? • What alternative strategies could be incorporated to further differentiate or even extend the lesson?
5. Closure/debrief	5 min.	The PLC leader distributes cards for members' wallets. Members establish the date, time and location for the next session if it has not already been scheduled.

Followup

- None

Note: print this sheet on card stock, and cut along dotted lines to create wallet cards



Lesson sharing card

The lesson I shared with peers is:

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Lesson sharing card

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PLC member preparation

PLC members will bring their copies of this book for reference during the session

Materials

- Reproducibles:
 - Circle/square/triangle, either reproduced on chart paper or projected on a multimedia projector
 - Blank curriculum map
 - Collective planning cards

Session objectives

By the close of this session, PLC members should have answers to the following questions:

- How can our school or department co-ordinate financial literacy along a continuum?
- What specific Investor Education Fund (IEF) lessons, tools and strategies can be used to suit our individual classrooms?

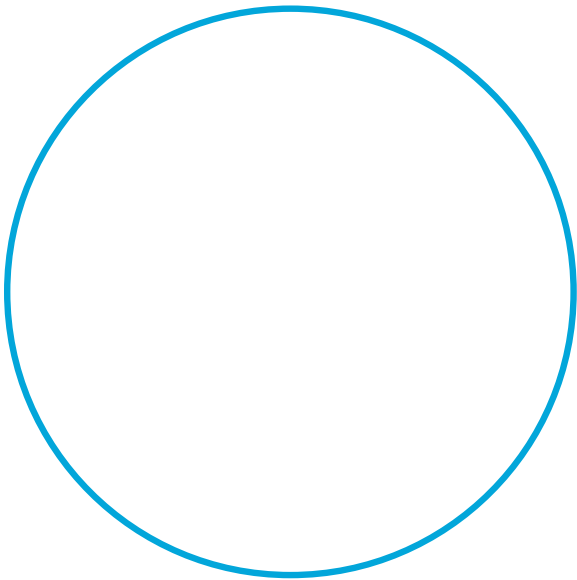
Total session time

60 minutes

AGENDA ITEM	TIMING	DESCRIPTION
1. Getting started	10 min.	The PLC session leader reminds the group of the goals, and the group norms established in the first session. Next, the PLC session leader shares session's objectives, and the agenda.
2. Reviewing our progress	15 min.	Using session 4 reproducible: circle/square/triangle as a guide, members identify questions circling in their minds about financial literacy, things that squared with them (concepts, lessons, tools, insights, etc.) and things they can use as a basis for future development in this area. The visual organizer in the reproducible can be projected using a multimedia projector, or reproduced on chart paper to record members' thoughts.
3. Revising the curriculum map	20 min.	If the school has a plan or mandate to address financial literacy education in specific ways, it should be shared with the group at this point. Members work with copies of session 4 reproducible: blank curriculum map to identify how they can address the continuum in their school and department. Using the prompts on the worksheet, they identify what they want to integrate into their classrooms. The PLC leader collects the worksheets to aggregate into a final document to be shared with all after the session.
4. Conclusion/debrief	15 min.	The PLC leader distributes cards for members' wallets. Members establish the date, time and location for the next session if they plan to continue the PLC.

Followup

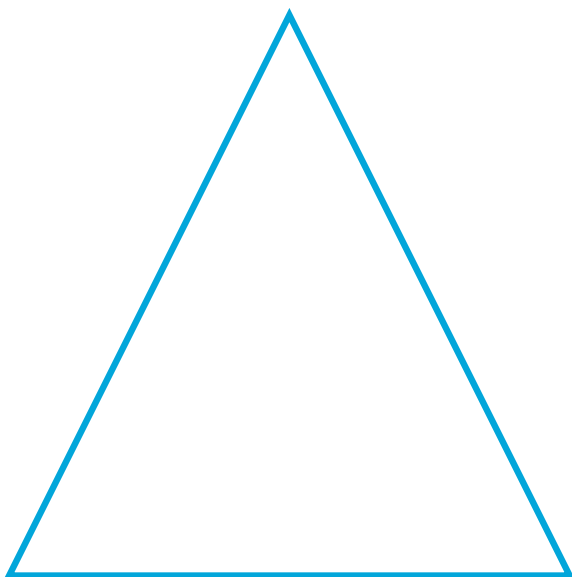
- The PLC leader aggregates the content from session 4 reproducible: blank curriculum map and distributes the resulting document to all members.
- If additional sessions are to take place, teachers should identify a second lesson or resource from InspireFinancialLearning.ca to bring and share.



◀ Question(s) *circling* in your mind



Something that *squared* with you ▶



◀ Something that you can use as a basis for future application or learning

Blank curriculum map

OUTCOME	Grade	Teacher name			
			Tools I want to use	Lessons I want to use	Other notes

Note: print this sheet on card stock, and cut along dotted lines to create wallet cards



Collective planning card

My next steps are:

InspireFinancialLearning.ca™ INVESTOR EDUCATION FUND  A Canadian™ non-profit organization

Collective planning card

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