



Chalk Talk

Greetings | Feature | News | Financial Basics

PLEASE SHARE CHALK TALK WITH YOUR COLLEAGUES !!!

Letter from the Editor

Dear Educators,

The brave new virtual world of chips, bytes and bandwidth allow us to carry our bank accounts, photo albums, and life's work in the palm of our hands. All can be done ONLINE -- e-messaging, e-banking, e-commerce -- swiftly, conveniently, with seemingly unlimited capacity. Googling, Tweeting, Texting, Blogging, Podcasting, Streaming, Down and Up-loading, and Wiki-ing fit so well into our 24/7 lifestyles; always connected while technology assiduously keeps a record of our every email, transmission and transaction.

The Digital Age gave rise to a myriad of Social Media technologies that have transformed our lives, redefining the way we communicate with one another. The Web offers unimagined possibilities for sharing information and doing business that have both enhanced and complicated our lives.

Can any of us really remember our lives before the computer, the internet, the cell-phone and their ever-evolving permutations -- the Blackberry, the I-Pod/Phone/Pad? As parents and educators, we grapple with the benefits and challenges presented by Facebook, Twitter, and YouTube, the tools of choice for our young people.

It is said that *with great power, comes great responsibility*. This week's issue of **Chalk Talk** features a resource that will prepare students to build a successful financial future using technology responsibly, and new resources that deal with online privacy issues. CoEd Communications is dedicated to supporting the important work of teachers by providing resources on a range of topics for the classroom. We invite you to visit our website at www.4edu.ca to view the many free teachers' resources on offer. [Your comments?](#)

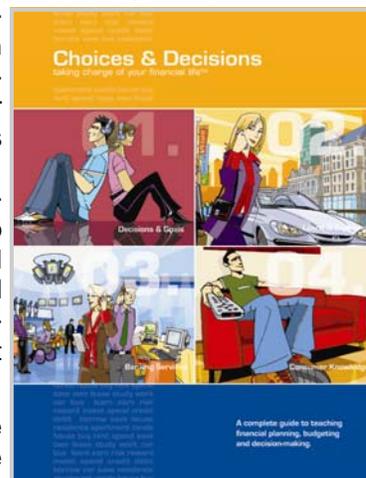
Mary Kovack

Visa's Choices & Decisions



Visa Canada's **Choices & Decisions: Taking Charge of Your Financial Life™**, is an in-class financial literacy resource used by educators across the country to help high school students set financial goals, develop budgets, identify how and when to use credit and the basics of the banking system.

The **Choices & Decisions Educators' Kit** includes practical, ready-to-use, lesson plans designed by classroom teachers for use in today's schools. Each lesson contains goals, lesson objectives, timelines, teacher notes, teaching instructions and evaluation suggestions. There are supplemental activities and additional Web resources to help engage all high school grade levels and the lesson plans include over-heads, quizzes and student activity worksheets.



Each of the 15 lessons are designed to give teachers the information they need to help their students understand financial planning, budgeting, develop better money management skills, set goals and start planning for financial milestones such as attending post-secondary institution, moving out or buying a car.

Over **5,000** financial literacy educators have ordered the 2009 revised and up-dated edition. To order your Teacher's Kit, go to www.4edu.ca/tors/visa/. Available in English and in French. Order your kit today! Quantities are limited. Take a closer look, below.



Choices & Decisions: Taking Charge of Your Financial Future™

Financial Basics for the Real World — Budgeting, Investing, Saving and Spending.

Section 01. Decisions & Goals

Section 01 — Decisions & Goals

Making Decisions

Provide an understanding and an awareness of the factors that can influence decisions; Introduce basic decision-making methodologies — analyzing a problem, identifying options.

Making Money

Introduce students to the career planning process; Evaluate current employment market; Preparing a resume; Understanding the Interview process.



The Art of Budgeting

Assist in identifying and prioritizing personal and financial goals; Financial planning; Personal Budgeting.

Section 02 — Loans & Expenses

Student Loans — Financing Your Education

Investigate the costs of post-secondary education; Outline available financial options.

Living on Your Own

Understand the costs and provide practice in setting up budgets; Understand lease/rental agreements.

Buying a Home

Develop a basic understanding of the process and costs.

Cars and Loans

Investigate the financial responsibilities of buying, leasing, maintaining, insuring and operating a car; Evaluate impact on budgeting.

Section 03 — Banking & Credit

Banking

Provide practice in comparing and evaluating banking services, including chequing and savings accounts, ATM, debit cards and online banking.

Saving and Investing

Introduce the advantages and disadvantages of common savings and investment vehicles

About Credit

Analyse the role and importance of the wise use of credit.

Credit Cards

Analyse the role and importance of the wise use of credit cards.

Section 04 — Consumer Knowledge

The Influence of Advertising

Examine the influence of advertising and the techniques used to influence consumer behaviour.

Consumer Awareness

Combine decision-making methods with comparative shopping techniques; Recognizing common consumer scams; Developing skills to handle consumer complaints.

In Trouble

Analyse the behaviours and circumstances that can lead to financial trouble; Identify options and steps that can rectify situation.

About Consumer Privacy

Stress importance of protecting personal information.

Website of the week

myprivacy.
mychoice.
mylife.

NEW

YOUTH VIDEO AND PRESENTATION PACKAGE FOR EDUCATORS

The Office of the Privacy Commissioner of Canada has launched a [new video](#) and [presentation package for youth in grades 7 and 8 \(Secondary I and II in Quebec\)](#) to help teachers talk to youth about the importance of protecting their privacy online.



[The new video](#) covers the key privacy concepts kids need to consider when sharing personal information online, and may be viewed online or downloaded.

[The Grades 7 and 8 presentation package](#) includes slides, speaking notes and discussion topics for educators and community leaders interested in speaking with young people about privacy. Last fall, the Office launched a similar [presentation package for grades 9 to 12](#).



To be added to this mailing list, please opt in by clicking [here](#)

To be removed from this mailing list, please opt out by clicking [here](#)

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.

📞 **416.955.9526**
📠 **416.955.0815**

THE COMPANY FOR EDUCATION COMMUNICATIONS INC.

66 George St., 3rd floor • Toronto, ON, Canada, M5A 4K8 • www.4edu.ca • info@4edu.ca