

# THE CITY

 A FINANCIAL LIFE SKILLS RESOURCE



It's a new **metropolis**.  
A bustling centre that never sleeps.  
A place that doesn't cost a dime to visit, but money  
is everywhere.

It's **THE CITY** — a fun on-line world for educators and  
their students, created to teach lifelong lessons about money  
through everyday scenarios.

**THE CITY** is a free, powerful teacher resource to help  
young Canadians improve their knowledge of today's financial  
universe. The resource is ready to use with lesson plans,  
overheads, income, expense and budget handouts, and a  
variety of worksheets. Understanding basic concepts such  
as budgeting and savings, credit and debt, and financial  
planning will arm students with the tools they need to  
navigate the financial realities of adulthood.

**THE CITY**. Where learning about money is fun —  
and effective.

## LIFE IN THE CITY

**THE CITY** engages youth by using an imaginative and interactive hands-on approach to learning, providing practice in real-life skills and making financial concepts easy to understand. As each topic is introduced, students learn through eight “life stage characters”, each of whom faces different financial circumstances. Lesson plans can be adapted to suit all learning styles and modes from bodily kinesthetic, visual, auditory, logical to arithmetical.

### THERE ARE 11 MODULES

- ▶ **Module 1:**  
**Financial Life Skills Pre-assessment**  
A short pre-test designed to show students what they know — and don't know — about personal finances.
- ▶ **Module 2:**  
**Lifestyle Reality Check**  
An interactive worksheet that shows students how their expectations for their future lifestyle match up against their projected income.
- ▶ **Module 3:**  
**Introducing the Life Stage Characters**  
Students get to know fictional characters, which they'll use to explore various financial situations and documents.
- ▶ **Module 4:**  
**Needs, Wants and Priorities**  
Students discover the difference between needs and wants and how to set spending priorities.
- ▶ **Module 5:**  
**Income, Expenses and Budgets**  
Students research and prepare a realistic budget for their transition from high school.
- ▶ **Module 6:**  
**Savings and Banking**  
Students look at the benefits of starting to save early, banking services they'll need and how to protect themselves from identity theft.
- ▶ **Module 7:**  
**Credit and Debt**  
Students learn about the role of credit in financial planning and how to manage debt.
- ▶ **Module 8:**  
**Insurance**  
Students peek inside the world of insurance and identify what types of insurance they will need after high school.
- ▶ **Module 9:**  
**Investing**  
The investing world is explored, including the importance of having investment goals and different types of products that exist.
- ▶ **Module 10:**  
**Financial Plan**  
Students prepare a detailed financial plan for their transition from high school.
- ▶ **Module 11:**  
**Financial Life Skills Post-assessment**  
Students revisit the Pre-assessment to see what they have learned.

## BENEFITS FOR STUDENTS

Let's face it, many young Canadians leave high school lacking financial life skills and don't know the harsh financial realities they'll face in the "real" world. The result: they end up making costly mistakes, such as falling deep in debt or choosing poor investments, with serious long-term consequences.



### EMPOWER YOUR STUDENTS — TAKE THEM TO THE CITY!

**THE CITY** will help your students learn to handle their finances and avoid financial problems in the future.

The resource's innovative approach blends the use of fictional characters in **THE CITY** with real-life financial activities and decisions, which are organized in a hands-on, activity-based format.

Another key benefit: risk-free learning experiences. Throughout several of the lesson plans, for example, students are exposed to financial frauds and scams, and are taught how to safeguard themselves.

#### KEY FEATURES

- + VIVID, ENGAGING CHARACTERS AT DIFFERENT STAGES OF LIFE, THROUGH WHICH STUDENTS CAN SAFELY FACE A VARIETY OF DAY-TO-DAY FINANCIAL CHALLENGES
- + IMAGINATIVE SETTING TO ADD CONTEXT TO THE CHARACTERS' LIVES AND STORIES
- + MINI "SOAP OPERA" STORIES TO INTRODUCE FINANCIAL TOPICS
- + HANDS-ON ACTIVITIES AND WORKSHEETS LET STUDENTS PRACTICE REAL-LIFE SKILLS
- + ABILITY TO COMPLETE SELECTED MODULES ON-LINE AT THE LEARNER'S PACE
- + USES CURRENT MEDIA THAT STUDENTS RELATE TO AND USE IN THEIR DAILY LIVES

**THE CITY OFFERS AN ENTERTAINING, ENGAGING WAY FOR YOUNG PEOPLE TO HONE THEIR FINANCIAL SMARTS.**



**FREE, CONVENIENT, PACKED WITH TEACHER TOOLS...  
THAT'S JUST LIFE IN THE CITY!**



## BENEFITS FOR TEACHERS

**THE CiTY** was built with you, the teacher, in mind:

- + It's a high-quality financial literacy program that's easy to grasp and deliver
- + You can adapt activities to your own needs — it can be taught through in-class lessons or self-guided on-line modules
- + Everything you need to make your students money savvy is contained in one convenient Web site, including:
  - Downloadable classroom lesson plans
  - Student handouts
  - On-line modules
- + The curriculum meets learning outcomes related to financial literacy in every province and territory, including courses such as Career Planning, Business Education and Mathematics
- + The program is free of charge across Canada

## WHERE CAN I FIND **THE CiTY**?

**THE CiTY** is available online in English and French. You can find it on **THE MONEY BELT** — [themoneybelt.gc.ca](http://themoneybelt.gc.ca) — a financial education Web site for teachers and youth.



**THE CiTY** is a joint initiative of the **Financial Consumer Agency of Canada** and the **British Columbia Securities Commission**. Both organizations share a commitment to improving financial literacy among youth. The program is modeled on a successful, award-winning teacher resource developed by the BCSC and widely used by teachers in B.C. since 2004.

Tour **THE CiTY** at [themoneybelt.gc.ca](http://themoneybelt.gc.ca)



Financial Consumer  
Agency of Canada

Agence de la consommation  
en matière financière du Canada



BRITISH COLUMBIA SECURITIES COMMISSION