

PROGRAM OF STUDY

FINANCIAL EDUCATION

Subject Area: Social Sciences

Adult General Education



DBE
Diversified Basic Education



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Chapter 1



Introduction

1.1 Contribution of the Subject to the Education of Adult Learners

The Financial Education program helps adult learners:

- develop critical judgment in managing their personal finances
- develop the confidence and self-knowledge needed for financial well-being

By analyzing the financial issues that affect them, adult learners learn how to assess situations in which they are required to take a position. They acquire knowledge and develop know-how that helps them rigorously determine the consequences of their choices. By exercising their critical judgment when taking a position, they learn to recognize what influences them and to consider the legal aspects of the situations they encounter. They discover the importance of setting more precise goals for themselves by determining the degree to which they are able to tolerate the risks associated with the management of their personal finances.

1.2 Approach to the Subject

The subject of economics is rooted in economic science, which studies the individual and collective behaviours associated with the production, allocation, distribution and consumption of a society's wealth while seeking to understand how the economy works as a whole. It is based on the principle that needs are unlimited while resources are limited. Economics analyzes and addresses problems involving the use and allocation of resources in a context of scarcity. By design, it focuses on effective choices that generate optimal conditions for a society's needs to be met.

1.3 Connections Between the Subject and the Other Elements of the Diversified Basic Education Program

The teaching of economics fosters the integration of the other elements of the Diversified Basic Education Program, namely the broad areas of learning, the cross-curricular competencies and the other subject areas.

1.3.1 Connections With the Broad Areas of Learning

The broad areas of learning address issues that adult learners must confront in different areas of their lives. The Diversified Basic Education Program focuses on five broad areas of learning:

- *Health and Well-Being*
- *Career Planning and Entrepreneurship*
- *Environmental Awareness and Consumer Rights and Responsibilities*
- *Media Literacy*
- *Citizenship and Community Life*

These themes were chosen for their importance to society and their relevance to adult education. The broad areas of learning help adult learners understand how what they learn is related to other aspects of their daily lives.

Through the issues they raise, the broad areas of learning generate the necessary range of learning situations to allow for the development of the various skills and attitudes targeted in the program. As a result of their specific educational aims, the broad areas of learning also enable adult learners to develop competencies and lifestyle habits that will help them make choices concerning their personal finances.

1.3.2 Connections With the Cross-Curricular Competencies

Cross-curricular competencies play a key role in helping adult learners organize their thinking, and are developed largely through the exercising of subject-specific competencies. The contribution of the cross-curricular competencies to adult learners' education is reinforced when the competencies are used repeatedly in learning and evaluation situations and applied in all subjects.

The cross-curricular competencies presented on the next page are grouped into four categories: intellectual, methodological, personal and social, and communication-related.

Table 1 – Cross-Curricular Competencies

Category	Competency
Intellectual	<i>Uses information</i>
	<i>Solves problems</i>
	<i>Exercises critical judgment</i>
	<i>Uses creativity</i>
Methodological	<i>Adopts effective work methods</i>
	<i>Uses information and communications technologies</i>
Personal and social	<i>Achieves his/her potential</i>
	<i>Cooperates with others</i>
Communication-related	<i>Communicates appropriately</i>

In developing the subject-specific competency related to the study of economics, adult learners are called upon to exercise cross-curricular competencies, in particular *Uses information*, *Solves problems*, *Exercises critical judgment* and *Adopts efficient work methods*.

1.3.3 Connections With the Other Subject Areas

The knowledge, strategies and techniques that adult learners have acquired and developed in other subject areas all constitute resources they can draw on. The process of developing this program's subject-specific competency provides numerous opportunities for using such resources, particularly those derived from the areas of Languages, Mathematics, Science and Technology, and the Social Sciences.

The learning acquired in one subject area can be used to acquire learning in other subject areas, and vice versa. This complementarity fosters connections among subjects in different subject areas, all of which all resources upon which adult learners can draw to acquire new knowledge and develop the subject-specific competency targeted by the Financial Education program.

Chapter 2



Pedagogical Context

2.1 Learning Situations

In general, adult learners develop an interest in the management of their personal finances when they are faced with a situation that requires them to make a decision. The analysis of realistic financial issues serves to foster their interest in the learning situations. The concepts studied and strategies acquired during the various activities are immediately applied both in and outside the classroom.

Learning situations¹ place adult learners at the heart of the action. They enable adult learners to develop competencies, to construct and effectively apply knowledge, and to utilize multiple, varied resources. Each learning situation is based on a pedagogical aim related to the different components of the Diversified Basic Education Program.

In the Financial Education program, learning situations consist of a short scenario contextualizing subject-specific content and a sequence of tasks associated with a question related to the issues under study. Learning situations also require adult learners to use educational resources and reflect on what they have learned.

A learning situation is meaningful when adult learners perceive the connections between the learning they are acquiring and possible future applications. Analyzing the compulsory financial issues in the program becomes fully meaningful for adult learners when they realize that proposed learning situations give them a better understanding of situations they are currently facing or may face in the near future.

A learning situation is open if it enables adult learners to explore several avenues rather than only one, involves various tasks, favours the use of several different types of research and communication media, and allows for different types of student work.

A learning situation is complex insofar as it requires adult learners to use the elements of the subject-specific content (i.e. the knowledge and concepts), allows them to interrelate these elements, and makes use of the subject-specific competency, its key features and one or more cross-curricular competencies. It enables adult learners to make connections with the educational aims and focuses of development of the broad areas of learning and with competencies and knowledge acquired in other subjects. It also requires research as well as the selection and analysis of data. Finally, it involves the use of different forms of reasoning, particularly induction, deduction and analogy, and draws on adult learners' capacity to question, exercise critical judgment and synthesize information.

¹ The Financial Education program includes an object of study that helps adult learners understand how to exercise the competency. The object of study—the financial issue—determines the parameters of specific learning contexts in such a way that it becomes unnecessary to group learning situations of varying complexity into families of situations. Learning situations are thus intrinsically related to the object of study.

Since adult learners do not all learn in the same way or at the same pace, it is important to develop learning situations that are sufficiently flexible—by emphasizing certain types of student work, for example, or by establishing different requirements concerning the documents used.

2.2 Educational Resources

A wide array of resources may be used in learning situations in this program: documents, newspapers, magazines, audiovisual documents, etc. Adult learners may find these resources in their immediate surroundings or may have to go further afield to look for them. In addition, experts may be called upon to help clarify certain aspects of the course content.

To use some of these resources, adult learners must have ready access to information and communications technologies that they can utilize as research tools to help them support the positions they take. Different strategies pertaining to use of a search engine and evaluation of a web page are presented in Appendices 2 and 3.

By keeping abreast of financial news, adult learners are able to see how society deals with financial issues. Adult learners may draw on their own life experience and employ a variety of techniques to make the most of this information.

Chapter 3



Subject-Specific Competency

3.1 Competency 1: Takes a position on a financial issue

3.1.1 Focus of the Competency

To take a position is to select one of a number of options, to make a choice. In some situations, the choice is easy because one option seems to prevail. However, other choices are more complex, with consequences that may have repercussions over time and on many aspects of a person's life. Choices regarding financial issues are a case in point. To be able to take a position on a financial issue, people must use human, documentary and legal resources, and think carefully and critically about their situation. This exercise helps them develop the confidence and self-knowledge needed for financial well-being.

The position-taking process begins with an assessment of all the aspects of the situation. When it comes to personal finances, the first step is to identify the needs. The next tasks are to examine the budget involved, determine the constraints inherent in the situation and consider the socioeconomic context.

Once the situation has been assessed, adult learners examine the different options available to them. They take into consideration the costs and risks involved in each case. For example, if recurrent payments must be made to purchase a good, this could entail some risk for a person with a low income. The positive, negative, material and psychological consequences of each option must then be weighed in terms of its financial, personal, social or family-related impact. It is important to consider all the advantages and disadvantages associated with the different options before making a choice.

Adult learners must consider the legal aspects of each option by taking into account that the laws that apply in Québec do not necessarily apply elsewhere. To manage their personal finances effectively, people must know their rights and responsibilities and the institutions enabling them to assert these rights. For example, when filing a warranty claim or signing a contract, consumers or employees can avoid certain consequences if they know their related rights and responsibilities.

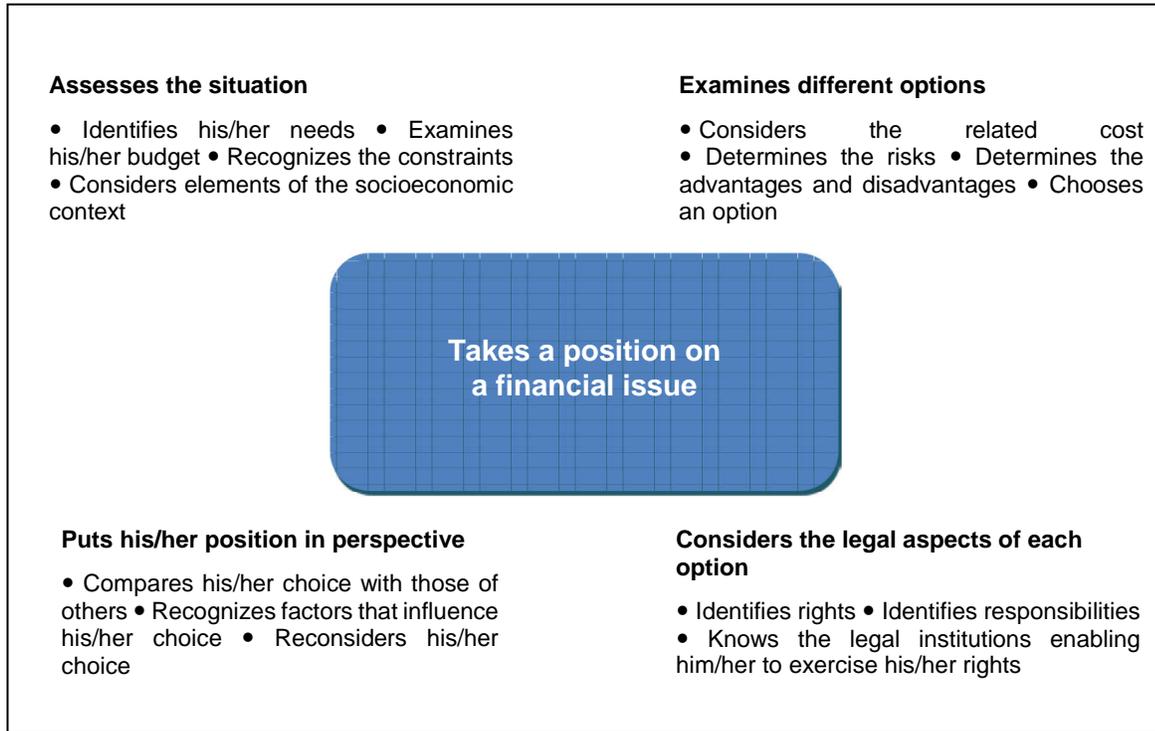
When financial resources can meet the needs in question, the option chosen should be put in perspective. Adult learners compare their choice with those of others and recognize what influences or has influenced them (e.g. peers or the media) when it comes to dealing with the financial issue in question. Options that initially seem worthwhile may end up being rejected because they turn out to be unsuitable. The choice is then reconsidered, and the position-taking process continues.

The evaluation of learning related to the competency focuses on the acquisition of knowledge and the exercise of the competency. The teacher relies on observable and measurable evidence to form a judgment based on the evaluation criterion specified in the framework for the evaluation of learning for the Financial Education program.

3.1.2 Key Features and Manifestations of the Competency

The diagram below shows the key features and manifestations of the competency.

Diagram 1 – Key Features and Manifestations of the Competency



Chapter 4



Subject-Specific Content

4.1 Compulsory Elements of the Subject-Specific Content

The subject-specific content of the Financial Education program focuses on the analysis of three financial issues: *Consuming goods and services*, *Pursuing an education* and *Entering the workforce*. These issues are presented in Chapter 6 with a short introduction followed by an organizational chart and the knowledge to be acquired.

An issue refers to what can be lost or gained by making a choice. Adult learners are required to acquire knowledge specific to each of the three compulsory financial issues in the program. It is through their analysis of each of these financial issues that adult learners develop the knowledge related to the issue, although this knowledge may also be applied in other contexts. Adult learners may examine the same financial issue more than once, taking a different position each time. The targeted knowledge may be acquired in a variety of contexts, exploiting a vast range of real life experiences and possible options.

The compulsory elements of the subject-specific content are:

- financial issues
- concepts
- knowledge related to financial issues

4.2 Knowledge

4.2.1 Concepts

A concept is a mental representation of a concrete or abstract object of knowledge. Certain concepts lend themselves to generalization in that they can be used to deal with more than one financial issue. Conceptualization requires the use of a set of strategies and knowledge. The development of concepts, which enhances the adult learners' capacity to use the competency *Takes a position on a financial issue*, provides them with valuable intellectual tools.

The compulsory concepts indicated in the table below are not set out in any specific statement in the sections entitled *Knowledge to Be Acquired*; they are mentioned in the short texts describing each financial issue.

Table 2 – Financial Issues and Concepts

Financial Issue	Concepts
Consuming goods and services	<ul style="list-style-type: none"> – Consumption – Debt – Purchasing power – Savings
Pursuing an education	<ul style="list-style-type: none"> – Financing – Qualifications – Training
Entering the workforce	<ul style="list-style-type: none"> – Employment – Remuneration – Taxation

4.2.2 Knowledge Related to Financial Issues

Knowledge and the competency are mutually reinforcing. Adult learners consolidate knowledge by using it and acquire new knowledge by exercising the competency *Takes a position on a financial issue*. To acquire knowledge, adult learners must carry out tasks that go beyond targeted and repetitive practice. Knowledge can only really be acquired when it is used in appropriate ways in contexts that foster the establishment of connections between the elements of that knowledge.

It is when they analyze a financial issue that adult learners will draw on the knowledge related to that issue. The sections entitled *Knowledge to Be Acquired* set out the essential knowledge that adult learners must acquire and learn to use. This tool is intended to assist teachers in instructional planning.

The number of learning situations presented to the adult learners, as well as their richness and diversity, foster the acquisition of all the compulsory knowledge in the program.

4.3 Techniques

Analysis of the compulsory financial issues requires adult learners to use techniques to find information and communicate their position. These techniques build on those used in the other Social Sciences programs. Their repeated use helps adult learners become proficient in them.

The techniques presented in Appendix 1 are as follows:

- Interpreting a written document
- Interpreting an illustrated document
- Interpreting an audiovisual document
- Interpreting and creating a graph
- Interpreting and creating a table

In addition, more widespread access to information and communications technologies has changed the way information is gathered and processed. By making it possible to obtain more information essential to the sound management of personal finances, these technologies have become a key tool for analyzing financial issues. Two useful strategies in this regard are outlined in Appendices 2 and 3:

- Using a search engine
- Evaluating a web page

Chapter 5



Organization of the Courses in the Program

The Financial Education program is consistent with the aims the Québec Education Program and the Diversified Basic Education Program, fostering the construction of a world-view, the construction of identity, and empowerment.

The subject-specific content is divided into two courses, which can be taken in any order and which lead to Secondary V credits. There are no prerequisites.

The table below presents the division of the courses offered in this program.

Table 3 – Division of the Courses

Secondary V Course	Course Title	Number of Hours	Number of Credits
ECM-5101-1	<i>Consuming Goods and Services</i>	25	1
ECM-5102-1	<i>Pursuing an Education and Entering the Workforce</i>	25	1

Chapter 6



Courses

Information on each course in the Financial Education program is presented under the following eight headings:

Headings
Introduction
Subject-Specific Competencies
Cross-Curricular Competencies
Subject-Specific Content
Broad Areas of Learning
Elements of a Learning Situation
End-of-Course Outcomes
Evaluation Criterion for the Competency Targeted by the Course

Course
ECM-5101-1
Consuming Goods and Services

Financial Education



ECM-5101-1

Consuming Goods and Services

INTRODUCTION

The goal of the *Consuming Goods and Services* course in the Financial Education program is to help adult learners develop critical judgment in managing their personal finances and develop the confidence and self-knowledge needed for financial well-being. It has one object of study: the financial issue. Adult learners will thus be able to employ appropriate strategies and exercise their critical judgment, which will help them take responsibility for their choices.

SUBJECT-SPECIFIC COMPETENCY

The aim of this course is to develop the subject-specific competency *Takes a position on a financial issue*.

The following table lists the key features of the competency. The manifestations of the key features are presented in Chapter 3.

**Table 4 – Takes a position on a financial issue
*Consuming goods and services***

Key Features
– Assesses the situation
– Examines different options
– Considers the legal aspects of each option
– Puts his/her position in perspective

CROSS-CURRICULAR COMPETENCIES

All the cross-curricular competencies may be employed, to varying degrees, in the different learning situations, particularly the cross-curricular competencies *Uses information*, *Solves problems*, *Exercises critical judgment* and *Adopts efficient work methods*.

SUBJECT-SPECIFIC CONTENT

The subject-specific content of this course focuses on the issue of *Consuming goods and services*, a financial issue that resonates with concerns faced by adult learners in their everyday life.

A. Knowledge

The financial issue is presented in a short text followed by an organizational chart presenting the compulsory elements of the subject-specific content. These elements are set out in the following table.

**Table 5 – Compulsory Elements of the Subject-Specific Content
*Consuming goods and services***

Compulsory Elements	
Object of study	<ul style="list-style-type: none"> – Consuming goods and services
Concepts	<ul style="list-style-type: none"> – Consumption – Debt – Purchasing power – Savings
Knowledge related to the financial issue	<ul style="list-style-type: none"> – Advertising – Budget planning – Characteristics of consumption – Consumer behaviour – Consumer credit – Personal savings – Rights, responsibilities and remedies – Types of purchases

Consuming Goods and Services

Consumption refers to the way a person or a community uses a good or service. It encompasses a variety of actions taken to meet needs that are not all of equal importance. Consuming goods and services involves choices that entail an opportunity cost as well as personal, social, legal and family-related consequences. Consumers are distinguished by their behaviour, sense of responsibility and capacity for making good choices.

A number of factors affect consumer choices. Some are economic, such as income and prices. These considerations come into play in determining purchasing power or a person's ability to obtain a good or service in exchange for money. The principle of supply and demand as well as the importance of savings must be taken into account when studying economic factors. In addition, since income is not the only possible financial resource, an understanding of the characteristics of consumer credit and the risks associated with assuming debt makes it easier to take a position on a financial issue.

Other social factors influence consumer behaviour, such as age, gender, a search for identity, people's experience as consumers and their values. There are also a wide range of other influences on consumer behaviour. Whether they come from peers, family or the media, whether they are reinforced by social networks, fashion or corporate concentration, these influences are an important element to be considered with regard to any consumer decision.

Taking a position on the financial issue of *Consuming goods and services* involves assessing the situation, examining different options and choosing one over the others by taking into account the rights and responsibilities of the consumer and the merchant. Adult learners must take into consideration that the laws that apply in Québec do not apply, for instance, to online purchases from other jurisdictions. Taking a position also involves taking action after analyzing all the options and all the possible legal, personal, social and family-related consequences. It also involves using appropriate strategies, exercising critical judgment, especially when consulting sources of information, taking any opportunity to learn more about oneself and developing the confidence needed to take responsibility for one's choices.

TAKES A POSITION ON A FINANCIAL ISSUE

CONSUMING GOODS AND SERVICES

Consumption

Debt

Purchasing
power

Savings

Knowledge related to the financial issue

- ◆ Advertising
- ◆ Budget planning
- ◆ Characteristics of consumption
- ◆ Consumer behaviour
- ◆ Consumer credit
- ◆ Personal savings
- ◆ Rights, responsibilities and remedies
- ◆ Types of purchases

Knowledge to Be Acquired

Consuming Goods and Services

Advertising
a. Definition of the term "marketing"
b. Goals of advertising <ul style="list-style-type: none"> - Create needs - Inform - Develop awareness - Modify behaviour - Other
c. Laws that govern business practices and advertising <ul style="list-style-type: none"> - <i>Consumer Protection Act</i> - <i>Consumer Packaging and Labelling Act</i> - <i>Travel Agents Act</i>
d. Regulated practices <ul style="list-style-type: none"> - False claims - Misrepresentations - Other
Budget planning
a. Net monthly income
a. Fixed and variable monthly expenses <ul style="list-style-type: none"> - Housing - Insurance - Food - Recreation - Other
b. Income not consumed
Characteristics of consumption
a. Factors that influence consumer choices <ul style="list-style-type: none"> - Age - Gender - Income - Other
b. Factors that influence consumer habits <ul style="list-style-type: none"> - Socioeconomic context - New technologies - Peer pressure - Personal values - Other

<p>c. Resources that provide information or points of view on goods and services</p> <ul style="list-style-type: none"> - Websites - Discussion forums - Specialty magazines - Public affairs programs - Other
<p>d. Price-setting process: law of supply and demand</p>
<p>e. Consumption taxes</p> <ul style="list-style-type: none"> - Goods and services tax (GST) - Québec sales tax (QST) - Excise tax - Other
<p>f. Use of taxes by the government</p> <ul style="list-style-type: none"> - Funding for public services - Income redistribution - Other
<p>g. Goods and services not subject to the GST and QST</p> <ul style="list-style-type: none"> - Books (exempted from the QST only) - Prescription drugs - Basic groceries - Educational services - Medical services - Dental services
<p>Consumer behaviour</p>
<p>c. Steps of the decision-making process according to the Engel, Kollat and Blackwell model</p> <ul style="list-style-type: none"> - Recognition of the problem - Search for information - Evaluation of the possibilities - Choice (purchase) - Evaluation after purchase
<p>Consumer credit</p>
<p>a. Definition of the term "credit"</p>
<p>b. Main reason for using credit</p>
<p>c. Eligibility for credit</p> <ul style="list-style-type: none"> - Age of majority - Income - Job stability - Credit record <ul style="list-style-type: none"> o Information o Function of the credit record o Credit score and rating o Credit rating agencies - Other

<p>d. Insolvency and obtaining credit</p> <ul style="list-style-type: none"> - Guarantor - Financial institution - Other
<p>e. Solutions to debt load</p> <ul style="list-style-type: none"> - Budget restructuring - Debt consolidation - Voluntary deposit - Bankruptcy
<p>f. Consequences of over-indebtedness</p> <ul style="list-style-type: none"> - Difficulty in accessing credit - Lower credit rating - High interest charges on credit card balances - Debt accumulation - Bankruptcy - Negative effects on health - Other
<p>g. Contents of a credit contract</p> <ul style="list-style-type: none"> - Term - Interest rate - Amount of payments - Borrowing cost - Insurance - Penalties - Other
<p>h. Main types of credit contracts</p> <ul style="list-style-type: none"> - Variable credit contract - Line of credit - Loan agreement - Contract involving credit - Mortgage - Other
<p>Personal savings</p>
<p>a. Definition of the term "savings"</p>
<p>b. Reasons for saving money</p> <ul style="list-style-type: none"> - Increase one's consumer options - Make a dream project come true - Build an emergency fund - Other
<p>c. Savings tools</p> <ul style="list-style-type: none"> - Savings account - Savings plan - Other

Rights, responsibilities and remedies	
a. Consumer rights	<ul style="list-style-type: none"> - Enforcement of the Price Accuracy Policy - Compliance with warranties - Other
b. Consumer responsibilities	<ul style="list-style-type: none"> - Protecting personal information - Complying with the terms of a contract - Filing away bills and proofs of purchase - Becoming informed - Other
c. Areas governed by the laws in force in Québec	<ul style="list-style-type: none"> - Goods and services contracts - Credit contracts, guarantees - Business practices
d. Remedies made available to consumers to assert their rights	<ul style="list-style-type: none"> - Customer service departments - Small Claims Court - Ombudsman - Formal notice - Other
e. Merchant rights	<ul style="list-style-type: none"> - Determining exchange and refund policies
f. Merchant responsibilities	<ul style="list-style-type: none"> - Complying with exchange and refund policies - Honouring warranties - Applying the Price Accuracy Policy - Ensuring transaction confidentiality
Types of purchases	
a. Routine purchase	
b. Thoughtful purchase	
c. Impulse purchase	

B. Techniques

Taking a position requires adult learners to use certain techniques, which are presented in Appendix 1:

- Interpreting a written document
- Interpreting an illustrated document
- Interpreting an audiovisual document
- Interpreting and creating a graph
- Interpreting and creating a table

BROAD AREAS OF LEARNING

Each of the five broad areas of learning involves different issues and raises a variety of questions, all of which may be used in learning situations. For example, this is true of the broad area of learning *Environmental Awareness and Consumer Rights and Responsibilities*.

The educational aim of this broad area of learning is to encourage adult learners to develop an active relationship with their environment while maintaining a critical attitude toward consumption and the exploitation of the environment. The elements of a learning situation presented in the next section target this educational aim.

ELEMENTS OF A LEARNING SITUATION

Learning situations place adult learners at the heart of the action. In order to enable adult learners to develop competencies, construct and effectively apply knowledge and utilize multiple, varied resources, a learning situation must be meaningful, open and complex, involve multiple steps and a variety of tasks.

Financial Issue: *Consuming goods and services*

A cell phone contract: A matter of choice									
PREPARATION	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">Pedagogical Aim</td> <td>To help adult learners exercise critical judgment as informed consumers</td> </tr> <tr> <td style="text-align: center;">Broad Area of Learning</td> <td>Environmental Awareness and Consumer Rights and Responsibilities</td> </tr> <tr> <td style="text-align: center;">Educational Aim</td> <td>To encourage adult learners to develop an active relationship with their environment while maintaining a critical attitude toward consumption and the exploitation of the environment</td> </tr> <tr> <td style="text-align: center;">Cross-Curricular Competency</td> <td>Uses information</td> </tr> </table>	Pedagogical Aim	To help adult learners exercise critical judgment as informed consumers	Broad Area of Learning	Environmental Awareness and Consumer Rights and Responsibilities	Educational Aim	To encourage adult learners to develop an active relationship with their environment while maintaining a critical attitude toward consumption and the exploitation of the environment	Cross-Curricular Competency	Uses information
Pedagogical Aim	To help adult learners exercise critical judgment as informed consumers								
Broad Area of Learning	Environmental Awareness and Consumer Rights and Responsibilities								
Educational Aim	To encourage adult learners to develop an active relationship with their environment while maintaining a critical attitude toward consumption and the exploitation of the environment								
Cross-Curricular Competency	Uses information								
ACHIEVEMENT	<p>Technological advances are responsible for constant changes in cell phone technology. The options are increasingly numerous and the temptation to change devices continues to grow. Companies strive to outdo one another to offer packages that will prove tempting to people looking to buy a new device. Consumers must continue to exercise critical judgment in dealing with an increasing amount of consumer solicitation and catchy advertising. They must evaluate all aspects of contracts before signing and make informed choices based on their needs and income.</p> <p>The teacher can propose several tasks to adult learners.</p> <p>Use:</p> <ul style="list-style-type: none"> - Determine their use of data - Estimate their use of the call service - Consider the roaming charges - Evaluate their need for a long-distance service <p>Income and expenses:</p> <ul style="list-style-type: none"> - Establish their monthly income - Determine their fixed and variable expenses - Establish their budget <p>Consumer habits:</p> <ul style="list-style-type: none"> - Consider their socioeconomic context - Assess their needs - Study the new technologies 								

ACHIEVEMENT	<p>Information:</p> <ul style="list-style-type: none"> - Determine the advantages and disadvantages of using a cell phone - Compare different types of cell phones - Compare different cell phone contracts or packages - Examine the differences between going with or without a contract - Obtain information about the legal warranties - Consider the implications of cancelling or amending the contract - Consider the applicable legal aspects - Dispose of their old cell phone (throw out, sell or recycle) <p>Evaluation of the possibilities:</p> <ul style="list-style-type: none"> - Consider one possibility rather than another - Evaluate whether to purchase or lease a device <p>Decision-making:</p> <ul style="list-style-type: none"> - Make one choice rather than another - Justify their choice <p>Evaluation after purchase:</p> <ul style="list-style-type: none"> - Good choice or bad choice
INTEGRATION	<p>Evaluate the chosen strategies.</p> <p>Propose a new context to consolidate learning.</p> <p>Become aware of own attitudes toward financial issues.</p>

END-OF-COURSE OUTCOMES

After analyzing different issues related to the consumption of goods and services, adult learners will be able to formulate explanations that present some of the advantages of the chosen option and some of the disadvantages of the other options associated with each of these issues. They will be able to identify the factors that influence their choices and behaviours, which will help them better manage their personal finances.

EVALUATION CRITERION FOR THE COMPETENCY TARGETED BY THE COURSE

In evaluating development of the subject-specific competency as pertains to the acquisition and efficient use of the knowledge related to the financial issue, teachers must base their judgment on the criterion *Appropriate justification of the choice*.

Course
ECM-5102-1
Pursuing an Education
and Entering the Workforce

Financial Education



ECM-5102-1

Pursuing an Education and Entering the Workforce

INTRODUCTION

The goal of the *Pursuing an Education and Entering the Workforce* course in the Financial Education program is to help adult learners develop critical judgment in managing their personal finances and develop the confidence and self-knowledge needed for financial well-being. It presents one object of study: the financial issue. Adult learners will thus be able to employ appropriate strategies and exercise their critical judgment, which will help them make their choices.

SUBJECT-SPECIFIC COMPETENCY

The aim of this course is to develop the subject-specific competency *Takes a position on a financial issue*.

The following table lists the key features of the competency. The manifestations of the key features are presented in Chapter 3.

**Table 6 – Takes a position on a financial issue
*Pursuing an education and Entering the workforce***

Key Features
– Assesses the situation
– Examines different options
– Considers the legal aspects of each option
– Puts his/her position in perspective

CROSS-CURRICULAR COMPETENCIES

All the cross-curricular competencies may be employed, to varying degrees, in the different learning situations, particularly the cross-curricular competencies *Uses information*, *Solves problems*, *Exercises critical judgment* and *Adopts efficient work methods*.

SUBJECT-SPECIFIC CONTENT

The subject-specific content of this course focuses on the issues *Pursuing an education* and *Entering the workforce*, financial issues that resonate with concerns faced by adult learners in their everyday life.

A. Knowledge

Each of the financial issues is introduced in a short text followed by an organizational chart presenting the compulsory elements of the subject-specific content. These elements are set out in the following table.

**Table 7 – Compulsory Elements of the Subject-Specific Content
*Pursuing an education and Entering the workforce***

Compulsory Elements		
Object of study	– Pursuing an education	– Entering the workforce
Concepts	<ul style="list-style-type: none"> – Financing – Qualifications – Training 	<ul style="list-style-type: none"> – Employment – Remuneration – Taxation
Knowledge related to the financial issue	<ul style="list-style-type: none"> – Striking a balance between family, work and school – Education-related costs – Financing education – Internal and external resources 	<ul style="list-style-type: none"> – Employment Insurance – Income tax – Job search – Remuneration – Tax evasion – Work-related rules

Pursuing an Education

People often receive training in schools, but qualifications and skills can also be acquired on the job. However, earning a diploma can quite often open the door to the labour market. By analyzing the financial issue of *Pursuing an education*, adult learners are able to consider the potential economic and social implications of dropping out of school and not earning a diploma.

Work offers attractive short-term opportunities. People who leave school may find desirable positions that satisfy them for a lifetime. However, these same positions may turn out to be less advantageous over the medium or long term. The consequences of earning or not earning a diploma must therefore be considered. In each case, it is important to understand the repercussions of this decision.

Pursuing an education may involve undertaking secondary, postsecondary or vocational studies, or on-the-job training. There are a variety of employment options. The adult learners' decision-making process must be based not only on their aspirations, but also on their interests and abilities. Since not all jobs provide the same financial conditions, a greater understanding of the labour market is likely to lead to better decisions.

Moreover, an education entails a cost involving a set of new expenses to be financed. A knowledge of the different means of financing an education will be useful in helping adult learners take a position on the financial issue of *Pursuing an education*. Because these financing methods may involve constraints, they must be examined from different points of view.

Taking a position on the financial issue of *Pursuing an education* involves assessing the situation, examining different options and choosing one over the others by taking rights and responsibilities into account. Taking a position also involves taking action after analyzing all the possibilities and all the possible legal, personal, social and family-related consequences. It also involves using appropriate strategies, exercising critical judgment, taking any opportunity to learn more about oneself and developing the confidence needed to take responsibility for one's choices.

TAKES A POSITION ON A FINANCIAL ISSUE

PURSUING AN EDUCATION

Financing

Qualifications

Training

Knowledge related to the financial issue

- ◆ Education-related cost
- ◆ Financing education
- ◆ Internal and external resources
- ◆ Striking a balance between family, work and school

Knowledge to Be Acquired

Pursuing an Education

Education-related costs
<ul style="list-style-type: none"> a. Variability of registration and tuition fees <ul style="list-style-type: none"> - Level of education - Program chosen - School's location - Other b. Education-related expenses <ul style="list-style-type: none"> - Housing - Association fees - Tuition fees - Transportation - Other
Financing education
<ul style="list-style-type: none"> a. Main methods of financing education <ul style="list-style-type: none"> - Student loan - Personal loan - Student line of credit - Bursary - Parental help - Registered Education Savings Plan - Employment
<ul style="list-style-type: none"> b. Places student financial assistance may be obtained <ul style="list-style-type: none"> - Aide financière aux études (or AFE, Québec government's financial assistance program) - Financial institutions - Non-profit organizations - Foundations - Other
<ul style="list-style-type: none"> c. Main characteristic of a loan issued by AFE
<ul style="list-style-type: none"> d. Eligibility requirements for AFE's Loans and Bursaries Program <ul style="list-style-type: none"> - Studying full-time - Debt limit not yet reached - Insufficient financial resources to pursue an education
<ul style="list-style-type: none"> e. Main eligibility requirement for the Loans Program for Part-Time Studies
<ul style="list-style-type: none"> f. Calculation of the amount of financial assistance provided by the government <ul style="list-style-type: none"> - Contribution of the student - Contribution of his/her parents - Contribution of his/her spouse

Internal and external resources
a. Interests
b. Capabilities
c. Reception, Referral, Counselling and Support Services (SARCA) <ul style="list-style-type: none"> - Reception (first- and second-level services) - Information - Exploration of prior learning - Career and guidance counselling - Support
d. Carrefour Jeunesse-Emploi (CJE)
e. Services Québec <ul style="list-style-type: none"> - Job Readiness Measure
Striking a balance between family, work and school
a. Striking a balance between education and work <ul style="list-style-type: none"> - Paid internship - Seasonal work - Part-time work - Full-time work - Other
b. Striking a balance between school and family <ul style="list-style-type: none"> - Recognition of prior learning - Flexible schedule - Distance learning
c. Possible consequences of working during one's studies <ul style="list-style-type: none"> - Work experience - Easier to find a job after finishing school - Academic difficulties - Dropping out of school - Other
d. Possible economic consequences of not earning a diploma <ul style="list-style-type: none"> - Lower annual salary - Job insecurity - Other
e. Work/Study Program provided by Aide financière aux études <ul style="list-style-type: none"> - Objectives - Terms - Conditions of eligibility

Entering the Workforce

The main source of income for most people is the salary they receive for the work they do. Adult learners spend a preponderant part of their active lives in the workforce. Entry into the workforce is a transitional period when a number of factors with a financial impact come into play, thereby creating a financial issue.

The labour market includes a variety of trades and professions that may or may not offer attractive working conditions or pay. Salaries, working conditions and fringe benefits all have economic dimensions. Although these vary from one job or employer to another, they are established in accordance with certain standards or by agreement between the parties. A knowledge of labour standards enables workers to ensure that their rights are respected and to assume their responsibilities.

When their salary reaches a certain level, workers must pay income tax to the two levels of government. However, they may also be exposed to situations involving undeclared income (work paid under the table) or other illegal practices and should be informed about the related consequences.

The world of work is complex. It is governed by a series of standards and agreements that, although the product of negotiations between groups, also apply to the individual.

Taking a position on the financial issue of *Entering the workforce* involves assessing the situation, examining different options and choosing one over the others by taking into account the rights and responsibilities of workers. Taking a position also involves taking action after analyzing all the options and all the possible legal, personal, social and family-related consequences. It also involves using appropriate strategies, exercising critical judgment, taking any opportunity to learn more about oneself and developing the confidence needed to take responsibility for one's choices.

TAKES A POSITION ON A FINANCIAL ISSUE

ENTERING THE WORKFORCE



Knowledge related to the financial issue

- ◆ Employment Insurance
- ◆ Income tax
- ◆ Job search
- ◆ Tax evasion
- ◆ Remuneration
- ◆ Work-related rules

Knowledge to Be Acquired

Entering the Workforce

Employment Insurance
a. Definition of the term "unemployment"
b. Purpose of Employment Insurance benefits
c. Eligibility criteria for Employment Insurance benefits <ul style="list-style-type: none"> - Have been employed in insurable employment - Have worked the required number of hours determined based on the economic region involved - Not be responsible for having lost a job - Other
Income tax
a. Reasons why governments collect income tax <ul style="list-style-type: none"> - Funding for public services - Income redistribution - Other
b. Taxable income brackets: taxpayer's tax rates
c. Income tax returns: federal and provincial governments
Job search
a. Interests
b. Aptitudes
c. Needs and expectations
d. Cover letter
e. Resumé
f. Interview
Remuneration
a. Types of remuneration <ul style="list-style-type: none"> - Hourly wage - Commission - Tips - Other
b. Main criteria for establishing or increasing a salary <ul style="list-style-type: none"> - Qualifications - Position - Responsibilities - Performance
c. Main objective of the <i>Pay Equity Act</i>

<p>d. Main information found on a pay slip</p> <ul style="list-style-type: none"> - Salary - Hours of work - Deductions
<p>e. Deductions at source</p> <ul style="list-style-type: none"> - Income tax - Québec Pension Plan contributions - Québec Parental Insurance Plan contributions - Employment Insurance contributions - Union dues - Other
Tax evasion
<p>a. Definition of the term "tax evasion"</p>
<p>b. Types of tax evasion</p> <ul style="list-style-type: none"> - Working under the table - Selling goods and services illicitly - Making a deliberate omission in reporting income - Other
<p>c. Consequences of tax evasion</p> <ul style="list-style-type: none"> - Loss of revenue for the government - Inequity among taxpayers - No protection for consumers or workers - Penalties - Criminal charges - Other
Work-related rules
<p>a. Provisions of the <i>Act respecting labour standards</i></p> <ul style="list-style-type: none"> - Minimum wage - Hours of work - Statutory holidays with pay - Annual leave with pay - Work performed by children - Other
<p>b. Sectors governed by the <i>Canada Labour Code</i></p> <ul style="list-style-type: none"> - Telecommunications - Banking - Other
<p>c. Fringe benefits for employees</p> <ul style="list-style-type: none"> - Vacation - Paid holidays - Group insurance - Other
<p>d. Collective agreement</p>

<p>e. Roles of a union</p> <ul style="list-style-type: none">- Representing workers in dealings with the employer- Ensuring the application of the collective agreement- Other
<p>f. Workers' rights guaranteed under the <i>Charter of Human Rights and Freedoms</i></p> <ul style="list-style-type: none">- Non-discriminatory hiring- Probationary period- Conditions for dismissal- Other
<p>g. Government organizations that ensure the application of labour laws and regulations in Québec</p> <ul style="list-style-type: none">- Tribunal administratif du travail (TAT)- Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST)
<p>h. Worker's duties and responsibilities</p> <ul style="list-style-type: none">- Loyalty- Diligence- Integrity- Confidentiality- Prudence- Other

B. Techniques

Taking a position requires adult learners to use certain techniques, which are presented in Appendix 1:

- Interpreting a written document
- Interpreting an illustrated document
- Interpreting an audiovisual document
- Interpreting and creating a graph
- Interpreting and creating a table

BROAD AREAS OF LEARNING

Each of the five broad areas of learning involves different issues and raises a variety of questions, all of which may be used in developing learning situations. For example, this is true of the broad area of learning *Career Planning and Entrepreneurship*.

The educational aim of this broad area of learning is to encourage adult learners to make and carry out plans designed to develop their potential and help them integrate into society. The elements of a learning situation presented in the next section target this educational aim.

ELEMENTS OF A LEARNING SITUATION

Learning situations place adult learners at the heart of the action. In order to enable adult learners to develop competencies, construct and effectively apply knowledge and utilize multiple, varied resources, a learning situation must be meaningful, open and complex, involve multiple steps and a variety of tasks.

Financial Issue: *Pursuing an education*

A career choice: A future project									
PREPARATION	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; width: 40%;">Pedagogical Aim</td> <td>To help adult learners make the connection between pursuing an education and improving their financial position</td> </tr> <tr> <td style="text-align: center;">Broad Area of Learning</td> <td>Career Planning and Entrepreneurship</td> </tr> <tr> <td style="text-align: center;">Educational Aim</td> <td>To enable adult learners to make and carry out plans designed to develop their potential and help them integrate into society</td> </tr> <tr> <td style="text-align: center;">Cross-Curricular Competency</td> <td>Exercises critical judgment</td> </tr> </table>	Pedagogical Aim	To help adult learners make the connection between pursuing an education and improving their financial position	Broad Area of Learning	Career Planning and Entrepreneurship	Educational Aim	To enable adult learners to make and carry out plans designed to develop their potential and help them integrate into society	Cross-Curricular Competency	Exercises critical judgment
Pedagogical Aim	To help adult learners make the connection between pursuing an education and improving their financial position								
Broad Area of Learning	Career Planning and Entrepreneurship								
Educational Aim	To enable adult learners to make and carry out plans designed to develop their potential and help them integrate into society								
Cross-Curricular Competency	Exercises critical judgment								
ACHIEVEMENT	<p>Before obtaining her Diploma of Secondary Studies, Veronica decides to leave school and go to work for a while so she can buy a car and do some travelling. However, she then realizes that without a diploma her financial position will not permit her to meet all her needs.</p> <p>Veronica decides to pursue her education and obtain a Diploma of College Studies in nursing, but first, she must complete her secondary education.</p> <p>This plan is not only tailored to her interests and aptitudes, but will ensure her financial security. She will have to make some informed choices to meet her goal.</p> <p>The teacher may propose several tasks to be carried out:</p> <p>Choose an institution:</p> <ul style="list-style-type: none"> - Choose an adult education centre where Veronica can take her courses to obtain her Diploma of Secondary Studies - Obtain information on institutions that offer the nursing program <p>Determine the expenses associated with this choice:</p> <ul style="list-style-type: none"> - Compare housing costs based on the choice of institution - Determine registration and tuition fees - Determine transportation costs - Other 								

ACHIEVEMENT	<p>Assess possible means of financing Veronica's education:</p> <ul style="list-style-type: none"> - Verify the eligibility requirements for the Loans and Bursaries Program - Analyze the advantages and disadvantages of the Loans and Bursaries Program - Consider the legal aspects of this program - Calculate the amount of financial assistance granted by the government - Consider the possibilities of assistance from parents or spouse - Consider a job as a way of financing her studies - Consider any other method of financing <p>Assess the economic consequences of not having a diploma:</p> <ul style="list-style-type: none"> - Compare her current annual income with her estimated income after completion of the educational plan - Assess the risks of job insecurity <p>Determine the type of work that will permit her to balance family, work and school:</p> <ul style="list-style-type: none"> - Paid internship - Seasonal work - Part-time work - Full-time work - Other
INTEGRATION	<p>Evaluate the chosen strategies.</p> <p>Propose a new context to consolidate learning.</p> <p>Become aware of own attitudes regarding financial issues.</p>

END-OF-COURSE OUTCOMES

After analyzing different issues involved in pursuing an education, adult learners will be able to determine the costs associated with a program of study that corresponds to their interests and skills. They will be able to determine the factors that influence their choices and the means of financing that will allow them to achieve their objectives.

After analyzing different issues related to the workforce, adult learners will be able to examine different options and choose one of them while taking into account their rights and responsibilities as workers. They will be able to determine the factors that influence their choices, such as salary, working conditions and fringe benefits of a financial nature.

EVALUATION CRITERION FOR THE COMPETENCY TARGETED BY THE COURSE

In evaluating development of the subject-specific competency with regard to the acquisition and efficient use of the knowledge related to the financial issue, teachers must base their judgment on the criterion *Appropriate justification of the choice*.

Appendices



Appendix 1

Techniques

Analysis of the compulsory financial issues requires adult learners to use techniques to find information and communicate their position. These techniques build on those used in the various Social Sciences programs. Their repeated use helps adult learners become proficient in them.

1. Interpreting a written document
2. Interpreting an illustrated document
3. Interpreting an audiovisual document
4. Interpreting and creating a graph
5. Interpreting and creating a table

INTERPRETING A WRITTEN DOCUMENT	
<p>A written document refers to ideas and concepts. It may be a contract, a piece of legislation, a newspaper or magazine article, a web page or a marketing brochure.</p>	<p>To interpret a written document, adult learners must:</p> <ul style="list-style-type: none">▪ determine the nature of the document and the medium used▪ determine the author's name and position▪ locate the date or other time markers▪ determine the source▪ decode the title▪ identify the main idea▪ identify the key ideas▪ group together and summarize the key ideas▪ determine the author's intention▪ compare the information and establish connections with information taken from other documents

INTERPRETING AN ILLUSTRATED DOCUMENT

An illustrated document consists of a figurative representation or actual picture of an object or a scene from everyday life. It can be used to illustrate a specific reality, facts or opinions. Illustrated documents take different forms, such as photographs, drawings, caricatures, posters, symbols and logos. Interpreting an illustrated document consists of determining what it represents. For some documents, it may also be necessary to establish the author's intention, especially when mere decoding does not suffice.

To interpret an illustrated document, adult learners must:

- determine the nature of the document and the medium used
- determine whether it is an actual picture of a real event, situation, person or object, or a symbolic representation thereof
- determine the author's name and position
- determine the source
- decode the title
- identify the main subject
- determine the author's intention
- compare the information and establish connections with information taken from other documents

INTERPRETING AN AUDIOVISUAL DOCUMENT	
<p>An audiovisual document is a document consisting, in whole or in part, of an audio sequence, a visual sequence or both. It may be a report, a documentary, a television commercial or a segment from a public affairs show, etc. Audiovisual documents generally provide a wealth of information. They require the use of listening and note-taking strategies to make interpretation easier.</p>	<p>To interpret an audiovisual document, adult learners must:</p> <ul style="list-style-type: none">▪ determine the nature of the document▪ determine whether it is an authentic document or a dramatization▪ determine the positions and status of participants▪ determine the author's name and position▪ determine the source▪ decode the title▪ determine the intention of any participants▪ identify the main idea▪ identify the key ideas▪ group together and summarize the key ideas▪ compare the information and establish connections with information taken from other documents

INTERPRETING AND CREATING A GRAPH

Learning to interpret and create graphs is essential for studying the compulsory issues in the Financial Education program. To create a graph, adult learners must produce or interpret statistical data. Graphs may be presented in the form of a histogram, a pie chart, a bar graph, a line or broken-line graph, etc. They may contain varying amounts of information on either the distribution or the progression of data, or a combination of the two.

Interpreting a graph

To interpret a graph, adult learners must:

- decode the title
- decode the legend
- identify the type of graph
- determine the nature of the information appearing on each axis
- locate the scale
- locate the source of the graph, the source of the data and the date

Creating a graph

To create a graph, adult learners must:

- determine the parameters of the legend
- identify relevant information
- choose a method of representation
- set up the framework for presenting the data
- establish the scale
- enter the data in the graph
- enter the source of the data and the date
- give the graph a title

INTERPRETING AND CREATING A TABLE

A table permits information to be studied and presented in a clear and orderly manner. The information it contains may be descriptive or comparative. Word processing and spreadsheet software may be used to create tables.

Interpreting a table

To interpret a table, adult learners must:

- decode the title of the table
- locate the source of the table, the source of the data and the date
- identify the data presented in each column and in each row
- find the units used to present the data
- decode the caption
- correlate the data
 - of one column or row with that of another
 - by cross-referencing the information in the rows and columns

Creating a table

To create a table, adult learners must:

- select the information
- determine the data for each column and row
- name the rows and columns
- determine the units to use in presenting the data
- enter the data
- write a caption
- enter the source of the data and the date
- give the table a title

Appendix 2

Using a Search Engine

More widespread access to information and communications technologies has changed the way information is processed. It is now essential to be able to use the Internet and search engines.

The web provides a multitude of information. It is important to develop methods and strategies that make it easier to find and evaluate this information.

Doing Internet research using a search engine

A search engine is a computer program that makes it possible to find different Internet resources containing required information in accordance with parameters chosen by the user.

Boolean operators (also known as “logical connectives”) make it possible to search for information more efficiently, since they are more precise and consequently target the most relevant results. Search engines automatically use Boolean operators in an advanced search.

Boolean operator	Function	Example
AND	<p>AND</p> <p>This Boolean operator is used to tell the search engine to find all the pages that contain each of the words connected by AND.</p> <p>Some search engines consider that a space between two words is equivalent to the operator AND.</p>	<p>e.g. budget AND table e.g. budget table</p> <p>The search engine lists the pages containing both the words “budget” AND “table”. The more words you use, the more you narrow down your search.</p>
OR	<p>OR</p> <p>This Boolean operator is used to tell the search engine to find all the pages containing either of the terms connected by OR.</p>	<p>e.g. labour standard OR labour law</p> <p>The search engine lists the pages containing the words “labour” and “standard” OR the “labour” and “law”. The operator OR expands your search.</p>
NOT or —	<p>NOT or — means EXCEPT</p> <p>Either of these Boolean operators is used to tell the search engine to exclude the term that comes after the operator.</p> <p>Do not leave a space between the dash and the term it precedes.</p>	<p>e.g. tax NOT GST e.g. tax –GST</p> <p>The search engine lists the pages containing the word “tax” but not the abbreviation “GST”. The operator NOT narrows down your search.</p>

Special characters and other search operators can make it easier to find Internet resources by filtering data according to specific criteria.

Special Character or Other Search Operator	Function	Example
" "	Quotation marks (" ") are used to tell the search engine to find the exact expression in quotes.	e.g. "student financial assistance" The search engine lists the pages that contain the expression "student financial assistance".
site:	The operator site: is typed before the domain name of an Internet address to tell the search engine to search only the pages that include the specified domain name.	e.g. labour code site:gouv.qc.ca The search engine lists the pages on Québec government sites that contain the words "labour" and "code".
*	An asterisk is used to replace one or more letters in a word to tell the search engine to find pages containing words with the same root.	e.g. consum* The search engine lists the pages containing the words "consumption", "consumer", "consumers", "consume", etc.
:pdf, :ppt, :xls or Filetype:	A colon followed by the abbreviation of the file type or the operator filetype: tells the search engine to find only the file type specified.	e.g. work-study balance:pdf e.g. work-study balance filetype:pdf The search engine lists pdf documents that contain the words or expressions "work-study" and "balance".
define:	The operator define: is used to tell the search engine to find a page containing a definition of the term specified after the colon.	e.g. define:credit The search engine provides a definition of the term or lists pages containing a definition of the term "credit".

To make it easier to use a search engine to do research, adult learners should:

- use lowercase letters
- look for more than one word at a time (at least two or three) to narrow down their search
- avoid complete sentences, except when looking for an exact expression

Boolean operators, special characters and other search operators may vary from one search engine to another. It is important to become familiar with the features of the search engine used. The different search operators outlined here are also used to look for information in databanks such as the Repères databank.

Appendix 3

Evaluating a Web Page

It may be necessary to consult several web pages before finding the one that contains the required information. The user must ensure that the resulting information is relevant and reliable by evaluating the web page in question.

To evaluate a web page, adult learners must:

- determine what type of web page it is
- determine whether the page was produced by a non-profit or government organization, a company or an individual
- find the author's name and position
- find the publication date or the date on which the page was last updated
- make sure that there is an email address where the website administrators or the author of the page can be contacted
- check the accuracy and objectivity of the information provided
- consider the quality of the language used

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