FULL VIEW

Table 1 Overview of consumer concepts included in provincial/territorial curricula 2016 (N=216 concepts)

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| **Decision Making****n= 28 (13%)** | **Resource Management****n=157 (73%)** | **Citizen Participation** **n=31 (14%)** |
| External Factors15 (54%) | Internal Factors0 | Decision Making Process13 (46%) | Financial Planning107 (68%) | Purchasing 40 (25%) | Conservation10 (7%) | Advocacy4 (6%) | Protection29 (94%) |
| Economy/market 7Politics 1Consumerism 8 |   | Resources 1Decision making/ consumer choices 12 | Credit 19Budgeting 18Investing 16Loans/mortgages 12Money management 10Personal financial planning 9Savings 9Insurance 5Debt 3Resource management 2Taxes 2Retirement 2 | Shopping decisions 21 (cars, houses, food, clothing)Consumer contracts 3Financial services 10 (especially banking)Buy/sell/lease dilemma 6  | especially consequences of one’s decisions | Consumer awareness and consumer power 4 | Rights and responsibilities 8Protection andlegislation 9Consumer laws 5Warranties 2Complain and redress 5 |

Appendix

Canadian consumer education-related courses (N= 64)

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| **Province/****Territory (alphabetically)** | **Curriculum Documents (Courses)** | **Consumer Education Concepts** |

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| --- | --- | --- |
| **Alberta/NWT/****Nunavut**n=6 (9.4%) | Career and Technology Studies, *Financial Management courses*: Personal Financial Information 10  | external factors that affect personal finances (regulations, policies, the economy), budgeting, retirement, insurance, saving, credit, debt, investing, banking services and accounts |
| Personal Taxation 11 | how to prepare and file personal income taxes |
| Personal Investment Planning 1 12 | learn about investment principles, securities, and instruments, stock exchange to create a financial portfolio |
| Personal Investment Planning 2 12 | builds on above course and augments financial portfolio by learning about financial advisors, how to read company financial statements, RRSPs, and financial services (bank, trust, mutual funds, brokers); Financial Consumers Act (protection) |
| Career and Life Management (senior)  | *General Outcome: Resource Choices* (comprises 11 *Specific Outcomes* focused on consumer choices, budgeting, money and credit, financial planning, and investments |
| Law (Grade 10) | *Learning outcome*: private and consumer law (rights and responsibilities; legal aspects of buying, selling and renting goods and services) |
| **British Columbia/ Yukon**n=11 (17.2%) | Home EconomicsFamily Studies 10-12 | *Housing and Living Environments* (buying a house)*Adolescents* (consumerism)*Families in Society* (budget, consumer decisions) |
| Law 12 | consumer protection (contractual principles) |
| Social Studies 6  | consequences of consumer choices |
| Social Studies 12 | consumerism |
| Finance 8  | budgeting, money management, and financial institutions’ services |
| Finance 10 | purchasing/buying, budgeting, investing |
| Business Education 8-10 | budgeting, record keeping, credit, investing, solving financial problems |
| Career Life Education 10-12 | personal financial planning |
| Foundations of Mathematics 11 | *financial literacy*: investments and loans (lease versus buy), credit cards, mortgages, graphical representations of financial growth |
| Workplace Mathematics 11 | * financial literacy: investments and loans (lease versus buy) credit cards, mortgages, graphical representations of financial growth
* personal budgetingand planning for significant life purchases: to purchase, own, and operate a vehicle or other mode of transportation
 |
| Housing and Environment 12 | financial considerations involved in housing choice, including down payment, financing options, rent, maintenance, and upkeep |
| **Manitoba**n=3 (4.7%) | Family Studies (senior) | *General Learning Outcome 5. Personal Decisions* and Community Connections: money and resource management; financial practices (credit, loans, investing); financial insecurity; solving financial difficulties |
| Middle School Human Ecology | responsible consumers, how resources affect consumer choices |
| Sustainability Life Practices (all grades) | * the economy (personal budgets, savings, shopping)
* basic economic principles (standard of living, responsible management of personal finances)
* avoid excessive consumerism (wise consumer choices)
* sustainability actions (conserving, 3 Rs)
 |
| Could not access business, marketing, or law courses |
| **New Brunswick**n=6 (9.4%) | Career Exploration and Planning 10 | purchasing and buying, household budget, money management |
| Social Studies 7  | make effective decisions as consumers |
| Social Studies 9  | explain how consumer decisions affect the economy and sustainability (employ decision making skills) |
| Nutrition 10 | identify food-related consumer issues |
| Economics 12 | *Overall*: how consumer fits into economic system*Unit 6 Money and Banking* (optional topics: personal finance, loans, saving, banks) |
| Law 12 (Social Studies) | *Unit 8 Consumer Law** consumer protection
* consumer legislation
* advocacy groups
* implied and express conditions and warranties
* consumer complaints and remedies for sellers and buyers
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| **Newfoundland/ Labrador**n=2 (3%) | Home Economics (intermediate) | *Money Management and Consumerism Module* * money management principles (spending, saving, budgeting, banking, credit)
* consumerism principles (rights, complaining; contracts)
 |
| Consumer Studies 12 (Economics Education) | * decision making
* management of personal resources (budget, savings, investing, insurance, credit)
* consumer purchasing/buying
* consumer protection
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| **Nova Scotia**n=11 (17.2%) | Global Geography 12(Social Studies) | *Unit on Global Resources*: manage consumption to ensure conservation and sustainability*Unit on Global Factory*: explain impact of consumption on the environment |
| Career Development 10 | *Module 4 Financial Management:* consumer rights and responsibilities, money management |
| Healthy Living 9 | How financial health affects state of health (debt, budget, money management, financial planning, consumerism/materialism) |
| Law 12 | Section called *Consumer Law* (consumer protection) |
| Home Economics Clothing and Textiles *7*  | clothing consumer |
| Home EconomicsFood and Nutrition 8 | food consumer |
| Mathematics 10  | *Unit 10 Financial Mathematics* (budgets). Also students have to choose from and do presentation on several aspects of financial planning or buyership |
| Mathematics 12 | credit options, credit cards, buy/sell/lease decision, investment portfolio |
| Mathematics at Work 11  | personal budgets, buyership (especially car), banking services, credit options |
| Mathematics at Work 12 | personal budgets, buyership (especially car), banking services, credit options |
| Mathematics Essentials 11 | *Units on Banking:* savings, investing, credit, loans, mortgages*Unit on Housing:* rights and responsibilities as tenant |
| **Ontario**n=6 (9.4%) | Entire pan-Ontario curriculum initiative on financial literacy |
| Geography 7 (Social Studies)  | reduce personal consumption of consumer goods |
| Family Studies General: Personal Life Management 12 | consumer rights, investment options, credit, financial services, budgeting, consumerism, money management, personal finances, consumer rights and responsibilities, decision making, consumer complaints, how economic factors impact finances, |
| Exploring Family Studies 9 or 10 | consumer awareness, informed and responsible consumer decisions: buyership, complaints, financial responsibility (debt, banking, saving) |
| Social StudiesWorld Cultures 12 | spread of consumerism (attitudes and behaviours associated with this ideology) |
| Introduction to Business 9-10 | *Unit on Finances*: personal finances, credit, loans, investments, savings, income management, budgeting, financial planning, buyership, banking |
| Mathematics 11-12 | *Unit on Personal Finance*: credit (calculating interest), savings, investing, user fees, credit cards, owing and operating a vehicle |
| **Prince Edward Island**n=4 (6.3%) | Home Economics/ Sewing 9 | impulse buying, sales techniques, credit, exchange policies, consumer rights and responsibilities |
| Introductory Law 11(Social Studies) | consumer law (consumer protection) |
| Introductory Economics 12 | make better decisions as consumers; impact of markets on consumers; consumer protection legislation; how consumer interest is affected by macroeconomics |
| Mathematics 12 | *Financial mathematics*: borrowing money (credit, loans); buy, rent, lease dilemma |
| **Quebec**n=4 (6.3%) | Consumer Rights and Responsibilities is a broad area of learning for all grades  |
| Mathematics (secondary) | use critical judgement and proportional reasoning to develop responsible strategies for consuming and using goods and services |
| Social Studies History and Citizenship Education (secondary) | social, economic and ethical aspects of consumption |
| Physical Education and Health (secondary) | limit consumption to actual needs |
| Ethics and Religious Culture (secondary) | examine social, economic and ethical aspects of consumption by eliciting reflection on moral responsibilities; become aware of power as consumers; consume responsibly |
| **Saskatchewan**n=11 (17.2%) | Home EconomicsClothing and Textiles 10 | *Consumer Knowledge*: buying practices, consumer protection legislation and information about C&T |
| Home EconomicsFood Studies 10 | consumer education and buyership for food (discriminating consumers) |
| Life Transitions 12 | *Module on Money Management*: financial planning, budgeting, banking, credit, insurance, taxes, money management decisions and plans |
| Business EducationAccounting 10 | manage personal finances, participate in information society; understand financial and consumer skills, participate constructively as consumers |
| Social Studies 8 | role of consumer in mixed market economy; consequences of economy based on consumerism; consequences of personal consumer choices; responsible consumerism |
| Social Studies 9 | determine influences of world views (including consumerism) on choices and decisions |
| Social Studies 10 | *Module Economic Decisions*, including interplay between consumers and markets, producers and international trade |
| Social Studies 30 | 300 page doc which could not be searched CTRL F  |
| Economics 20 | *Unit Personal Finance* (credit, loans, investing, insurance, retirement, mortgages) |
| Economics 30 | personal finance is optional (investing, insurance)*Unit on Economy of Canada:* consumerism is optional topic |
| Law 30 | *Unit Contract and Consumer Law* includes consumer contracts, complaints, warranties, protection (22 pgs) |
| **Total N=64** |