

THE ONTARIO CURRICULUM

REVISED COURSE

CAREER STUDIES

GRADE 10, OPEN (GLC20)

Guidance and Career Education

Advance Release of the Curriculum Expectations

2019

Ontario 

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The Ministry of Education wishes to acknowledge the contribution of the many individuals, groups, and organizations that participated in the development and refinement of this curriculum policy document.

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Une publication équivalente est disponible en français sous le titre suivant : *Exploration de carrière, 10^e année, cours ouvert (GLC20), révisé, 2019.*

This publication is available on the Ministry of Education's website, at www.edu.gov.on.ca.

Introduction

This document presents the revised and updated curriculum expectations for the compulsory Grade 10 Career Studies course (GLC20). This revised course supersedes the course outlined in *The Ontario Curriculum, Grades 9 and 10: Guidance and Career Education, 2006*. Beginning in September 2019, the Grade 10 Career Studies course implemented in all Ontario secondary schools will be based on the expectations outlined in this document.

The revised Career Studies course will be available on the new Ontario digital curriculum platform that is planned for launch in fall 2019. The curriculum expectations and the achievement chart for the course are being shared in advance, in the present document, to support program planning.

Educators should be aware that, with the exception of this course, the 2006 Guidance and Career Education document for Grades 9 and 10 remains in effect. The Grade 9 course Learning Strategies I: Skills for Success in Secondary School (GLS10, GLE10, GLE20) and the Grade 10 course Discovering the Workplace (GLD20) will continue to be based on the curriculum expectations outlined in that document.

Vision of the Revised Career Studies Course

To prepare students for the future, it is necessary to empower them to take an active role in finding their path in the world of work and the community. With the rapid pace of technological, social, and cultural change in today's global economy and with new understandings of what a career looks like in this context, it is more important than ever that students be supported in their transition from secondary school to their initial postsecondary destination, whether in apprenticeship training, college, community living, university, or the workplace. Thoughtful and intentional education and career/life planning that involves both parents* and educators is essential in ensuring that students make well-informed decisions as they look ahead. It is also important that students learn about the fundamentals of financial management, so that they can be informed about and responsible for the implications of their decisions, and better managers of their own lives.

The revised Career Studies course will enable students to consolidate and share what they have learned in the four areas of learning of the **education and career/life planning framework** – Knowing Yourself, Exploring Opportunities, Making Decisions and Setting Goals, and Achieving Goals and Making Transitions – at a key time in their education. While exploring the career opportunities that are available to them, their own interests, values, and goals, and their particular

* The word "parent(s)" is used in this document to refer to parent(s) and guardian(s). It may also be taken to include caregivers or close family members who are responsible for raising the child.

pathway options, students will also learn about the skills, strategies, and resources that can help them adapt to change and challenges and become lifelong learners.

Elements of the Career Studies Course

Curriculum Expectations and Supporting Elements

Mandatory learning is described in the overall and specific expectations of each strand. The overall expectations describe in general terms the skills and knowledge that students are expected to demonstrate by the end of each course. The specific expectations describe the expected skills and knowledge in greater detail.

Supporting elements – examples, teacher prompts, and instructional tips – are included for many of the specific expectations. These are offered strictly as illustrations for teachers. *They do not represent mandatory learning*, and they are not meant to be exhaustive. The examples are meant to clarify the requirement specified in the expectation, illustrating the kind of skill or knowledge, the specific area of learning, the depth of learning, and/or the level of complexity that the expectation entails. The “teacher prompts” are sample guiding questions that can lead to discussion and promote deeper understanding, and the “instructional tips” are intended to support educators in delivering instruction related to the knowledge and skills set out in the expectations.

Strands

The expectations for this course are organized into three distinct but related strands. Strand A, which focuses on developing the skills and habits students need for success in planning and in meeting their goals, must not be seen as independent of the other strands: Instruction and learning related to the expectations in strand A are to be interwoven with instruction and learning related to expectations in strands B and C, and students’ achievement of the expectations in strand A must be assessed and evaluated throughout the course.

- **Strand A. Developing the Skills, Strategies, and Habits Needed to Succeed**
This strand outlines student learning about the skills, strategies, and habits that will contribute to long-term individual success and well-being. Students will develop decision-making strategies and apply them throughout the course. They will also focus on skills and strategies that support adaptability and resilience.
- **Strand B. Exploring and Preparing for the World of Work**
Students explore the changing nature of work and the transferable skills they need to pursue work opportunities, with a focus on opportunities in key growth areas. They investigate how digital media use and a social media presence can influence their career/life opportunities. They assess and reflect on their own skills, values, and interests, developing a personal profile and taking it into account in their education and career/life planning, and they explore opportunities within their own communities and beyond.

- **Strand C. Planning and Financial Management to Help Meet Postsecondary Goals**

In this strand, students apply information gathered throughout the course to set a goal (or goals) for their first year after secondary school. They develop an initial plan for fulfilling their goal(s), and then consolidate their discoveries and learning by preparing various materials related to applying for a job, internship, apprenticeship, scholarship, education or training program, or other next step of their choice. Learning in this strand develops students' financial literacy, teaching them about the importance of responsible management of financial resources. Among other things, they learn about the different forms of saving and borrowing and the risks and benefits associated with each as they create a budget for their first year after secondary school.

Some Considerations for Program Planning in Career Studies

Outlined below are some policy considerations that are of particular importance to program planning for the Career Studies course. For more information about considerations for program planning, educators should refer to “Some Considerations for Program Planning” in *The Ontario Curriculum, Grades 11 and 12: Cooperative Education, 2018*.

Education and Career/Life Planning

The curriculum expectations in Career Studies provide opportunities for educators to relate classroom learning to the education and career/life planning policy outlined in *Creating Pathways to Success: An Education and Career/Life Planning Program for Ontario Schools – Policy and Program Requirements, Kindergarten to Grade 12, 2013*. This policy, which is designed to prepare students for success in school, work, and life, identifies the following goals for students in Kindergarten to Grade 12:

- ensure that all students develop the knowledge and skills they need to make informed education and career/life choices;
- provide classroom and school-wide opportunities for this learning; and
- engage parents and the broader community in the development, implementation, and evaluation of the program, to support students in their learning.

The intent of the program is to ensure that students leave secondary school with a clear plan for their initial postsecondary destination, whether in apprenticeship training, college, community living, university, or the workplace, and with confidence in their ability to implement, and revise or adapt, their plan throughout their lives as they and the world around them change.

The framework of the program is a four-step inquiry process based on four questions linked to four areas of learning: (1) Knowing Yourself – Who am I?; (2) Exploring Opportunities – What are my opportunities?; (3) Making Decisions and Setting Goals – Who do I want to become?; and (4) Achieving Goals and Making Transitions – What is my plan for achieving my goals?



Classroom teachers support students in education and career/life planning by providing them with learning opportunities, filtered through the lens of the four areas of learning, that allow them to apply subject-specific knowledge and skills; explore subject-related education and career/life options; and become competent, self-directed planners. Students reflect on and consolidate their learning in an Individual Pathways Plan (IPP), which typically contains: a record of their initial post-secondary destination, whether in apprenticeship training, college, community living, university, or the workplace, and of their other postsecondary goals or plans; a detailed plan for completing the courses and experiences required to achieve their goals; and strategies to support the plan, overcome obstacles and challenges, and access the resources and assistance needed. Students' work in the Career Studies course can inform the development of their IPP, and vice versa.

Experiential Learning in Career Studies

The Career Studies course helps prepare students for the world of work, supporting their exploration of different kinds of work in different fields as well as their development of transferable skills. Experiential learning opportunities help broaden students' knowledge of themselves and of career opportunities in a wide range of fields.

Planned learning experiences in the community, including job shadowing and job twinning, field trips, work experience, and cooperative education, provide students with opportunities to see the relevance of their classroom learning in a work setting, make connections between school and work, and explore a career of interest as they plan their pathway through secondary school and on to their postsecondary destination. Through experiential learning, students develop the skills and work habits required in the workplace and acquire a direct understanding of employer and workplace expectations. In addition, experiential learning helps students develop self-knowledge and awareness of opportunities – two areas of learning in the education and career/life planning program outlined in *Creating Pathways to Success: An Education and Career/Life Planning Program for Ontario Schools – Policy and Program Requirements, Kindergarten to Grade 12, 2013*.

Assessment, Evaluation, and Reporting of Student Achievement in Career Studies

For information about assessment, evaluation, and reporting of student achievement, educators should refer to *Growing Success: Assessment, Evaluation, and Reporting in Ontario Schools, First Edition, Covering Grades 1 to 12, 2010*. This document sets out the provincial assessment, evaluation, and reporting policy. The policy aims to maintain high standards, improve student learning, and benefit students, parents, and teachers in elementary and secondary schools across the province. Successful implementation of this policy depends on the professional judgement of educators at all levels as well as on their ability to work together and to build trust and confidence among parents and students.

The Achievement Chart for Career Studies

The achievement chart provided here has been updated and adapted from the discipline achievement chart given in the *Guidance and Career Education* document (2006) for use with the revised Career Studies course.

THE ACHIEVEMENT CHART FOR CAREER STUDIES (GLC20)

Categories	50 – 59% (Level 1)	60 – 69% (Level 2)	70 –79% (Level 3)	80 – 100% (Level 4)
Knowledge and Understanding – Knowledge of subject-specific content of the course, and understanding of its meaning and significance				
	The student:			
Knowledge of content <i>(e.g., information, terminology, vocabulary)</i>	demonstrates limited knowledge of content	demonstrates some knowledge of content	demonstrates considerable knowledge of content	demonstrates thorough knowledge of content
Understanding of content <i>(e.g., skills, processes, concepts, strategies)</i>	demonstrates limited understanding of content	demonstrates some understanding of content	demonstrates considerable understanding of content	demonstrates thorough understanding of content
Thinking – The use of critical and creative thinking skills and inquiry skills and/or processes				
	The student:			
Use of planning skills <i>(e.g., setting goals, gathering and organizing information and ideas)</i>	uses planning skills with limited effectiveness	uses planning skills with some effectiveness	uses planning skills with considerable effectiveness	uses planning skills with a high degree of effectiveness
Use of processing skills <i>(e.g., analysing, reflecting, revising, refining, evaluating, extending, integrating, and detecting point of view and bias)</i>	uses processing skills with limited effectiveness	uses processing skills with some effectiveness	uses processing skills with considerable effectiveness	uses processing skills with a high degree of effectiveness
Use of critical/creative thinking processes <i>(e.g., use of decision-making, research and inquiry, problem-solving, and metacognition processes)</i>	uses critical/creative thinking processes with limited effectiveness	uses critical/creative thinking processes with some effectiveness	uses critical/creative thinking processes with considerable effectiveness	uses critical/creative thinking processes with a high degree of effectiveness
Communication – The conveying of meaning through various forms				
	The student:			
Expression and organization of ideas and information <i>(e.g., clarity of expression, logical organization) in oral, visual, and/or written forms</i> <i>(e.g., interviews, presentations, portfolios, graphic organizers, posters, letters, résumés, emails)</i>	expresses and organizes ideas and information with limited effectiveness	expresses and organizes ideas and information with some effectiveness	expresses and organizes ideas and information with considerable effectiveness	expresses and organizes ideas and information with a high degree of effectiveness

Categories	50 – 59% (Level 1)	60 – 69% (Level 2)	70 – 79% (Level 3)	80 – 100% (Level 4)
Communication (continued)				
	The student:			
Communication for different audiences <i>(e.g., peers, adults, potential employers) and purposes</i> <i>(e.g., to inform, to persuade, to solve problems) in oral, visual, and/or written forms</i>	communicates for different audiences and purposes with limited effectiveness	communicates for different audiences and purposes with some effectiveness	communicates for different audiences and purposes with considerable effectiveness	communicates for different audiences and purposes with a high degree of effectiveness
Use of conventions <i>(e.g., style, format, level of language, forms of address), vocabulary, and terminology of the career sector of interest to the student in oral, visual, and/or written forms</i>	uses conventions, vocabulary, and terminology with limited effectiveness	uses conventions, vocabulary, and terminology with some effectiveness	uses conventions, vocabulary, and terminology with considerable effectiveness	uses conventions, vocabulary, and terminology with a high degree of effectiveness
Application – The use of knowledge and skills to make connections within and between various contexts				
	The student:			
Application of knowledge and skills <i>(e.g., education and career/life planning, goal setting, use of technology) in familiar contexts</i>	applies knowledge and skills in familiar contexts with limited effectiveness	applies knowledge and skills in familiar contexts with some effectiveness	applies knowledge and skills in familiar contexts with considerable effectiveness	applies knowledge and skills in familiar contexts with a high degree of effectiveness
Transfer of knowledge and skills <i>(e.g., transferable skills, education and career/life planning) to new contexts</i> <i>(e.g., refining and extending skills in authentic classroom scenarios)</i>	transfers knowledge and skills to new contexts with limited effectiveness	transfers knowledge and skills to new contexts with some effectiveness	transfers knowledge and skills to new contexts with considerable effectiveness	transfers knowledge and skills to new contexts with a high degree of effectiveness
Making connections within and between various contexts <i>(e.g., between learning in the course and the development of their Individual Pathways Plan (IPP); within and between courses; between learning in school, personal experiences, and future opportunities)</i>	makes connections within and between various contexts with limited effectiveness	makes connections within and between various contexts with some effectiveness	makes connections within and between various contexts with considerable effectiveness	makes connections within and between various contexts with a high degree of effectiveness

CAREER STUDIES

GRADE 10

OPEN

(GLC20)

This course gives students the opportunity to develop the skills, knowledge, and habits that will support them in their education and career/life planning. Students will learn about global work trends, and seek opportunities within the school and community to expand and strengthen their transferable skills and their ability to adapt to the changing world of work. On the basis of exploration, reflective practice, and decision-making processes, students will make connections between their skills, interests, and values and their postsecondary options, whether in apprenticeship training, college, community living, university, or the workplace. They will set goals and create a plan for their first postsecondary year. As part of their preparation for the future, they will learn about personal financial management – including the variety of saving and borrowing tools available to them and how to use them to their advantage – and develop a budget for their first year after secondary school.

Prerequisite: None

Expectations At a Glance

Strand A. Developing the Skills, Strategies, and Habits Needed to Succeed

Throughout this course, students will:

A1. Skills, Strategies, and Habits That Contribute to Success

demonstrate an understanding of the skills, strategies, and habits that can contribute to success in the pursuit of educational and career/life opportunities and in the achievement of a healthy school/life/work balance

- A1.1** demonstrate an understanding of the importance of resilience and perseverance in school, life, and work – why it is helpful to acquire skills for adapting to change, persevering in the face of adversity, learning from mistakes, and thinking positively about setbacks – and analyse how developing resilience and perseverance can help them in all areas of their lives
- A1.2** identify a range of strategies to help manage stress and achieve and maintain a healthy school/life/work balance, and explain how they have used such strategies in their lives so far and how they might apply them in the future

A2. Decision-Making Strategies and Goal Setting

apply various decision-making strategies to help them set goals, reflecting on and documenting their goal-setting process

- A2.1** apply various decision-making strategies as they set personal, social, educational, and career/life goals, then evaluate and revise those goals based on what they learn about themselves during this course
- A2.2** reflect on and document the process of developing and revising goals, commenting on the effectiveness of the strategies they have used in the process and identifying areas where more work may be needed

Strand B. Exploring and Preparing for the World of Work

By the end of this course, students will:

B1. Exploring Work Trends and the Importance of Transferable Skills

demonstrate an understanding, based on research, of a variety of local and global trends related to work and employment, including the effect some of those trends have had on workers' rights and responsibilities and on the role of transferable skills in career development today

- B1.1** identify some recent and evolving technological, economic, and social trends that have influenced the world of work, both locally and globally, noting their impact on the kind of work we do and how we do it as well as on workers' rights and responsibilities, and analyse the possible impact of those trends on their own choices now and in the future
- B1.2** explain how transferable skills are developed through school, extracurricular, and/or community experiences, and analyse how they contribute to a person's readiness for future educational, life, and work opportunities and to their career development
- B1.3** reflect on how the transferable skills they have developed so far have aided them in their learning and in life, and identify the skills that they may need to develop further

B2. Preparing for Future Opportunities

develop a personal profile based on an exploration of their interests, values, skills, strengths, and needs, and examine the range of factors that can influence their future education and career/life opportunities

- B2.1** investigate their own interests, values, skills (including transferable skills), strengths, and areas that require further development, documenting their insights in a personal profile
- B2.2** identify factors and conditions other than an individual's strengths, interests, and needs that inform education and career/life choices, and explain which of these factors may be influencing their own decisions
- B2.3** explain how digital media use and a social media presence can influence their education and career/life opportunities, while at the same time demonstrating an understanding of the importance of managing their personal information and protecting their privacy online
- B2.4** analyse the role of networking, including traditional and online social networking, in exploring and securing education and career/life opportunities

B3. Identifying Possible Destinations and Pathways

taking their personal profile into account, explore, research, and identify a few postsecondary destinations of interest, whether in apprenticeship training, college, community living, university, or the workplace, and investigate the secondary school pathways that lead to those destinations

- B3.1** use a research process to identify and compare a few postsecondary options that suit their aspirations, skills, interests, values, and personal circumstances
- B3.2** identify the pathways towards their preferred destinations, including the courses and/or specialized programs that lead to the destination and meet the requirements for a secondary school certificate or diploma, as well as the supports available at school and in the community that can enhance their secondary education

Strand C. Planning and Financial Management to Help Meet Postsecondary Goals

By the end of this course, students will:

C1. Creating a Postsecondary Plan

develop a plan for their first postsecondary year, whether in apprenticeship training, college, community living, university, or the workplace, and prepare a variety of materials for communicating their strengths and aspirations to prospective mentors, program administrators, employers, and/or investors

- C1.1** select and organize information related to the postsecondary options that best suit their specific interests, values, strengths, and aspirations to refine their goal(s) for their first postsecondary year
- C1.2** develop a plan that identifies steps and strategies for working towards their initial postsecondary goal(s), addressing potential opportunities and challenges
- C1.3** use effective and appropriate forms, media, and styles to communicate their skills, experience, and achievements to prospective mentors, program administrators, employers, community organizations, scholarship funders, or investors

C2. Budgeting and Financial Management

demonstrate an understanding of responsible management of financial resources and of services available to support their financial literacy as they prepare a budget for their first postsecondary year

- C2.1** describe fundamentals of financial responsibility, assessing the benefits of a variety of savings options and exploring planning tools available through financial institutions and other avenues
- C2.2** compare different forms of borrowing and identify some of the risks and benefits associated with each
- C2.3** identify key considerations related to preparing a personal budget, and apply them in developing a budget for their first postsecondary year

Strand A

Developing the Skills, Strategies, and Habits Needed to Succeed

A1. Skills, Strategies, and Habits That Contribute to Success

Throughout this course, students will:

OVERALL EXPECTATION

- A1.** demonstrate an understanding of the skills, strategies, and habits that can contribute to success in the pursuit of educational and career/life opportunities and in the achievement of a healthy school/life/work balance

SPECIFIC EXPECTATIONS

- A1.1** demonstrate an understanding of the importance of resilience and perseverance in school, life, and work – why it is helpful to acquire skills for adapting to change, persevering in the face of adversity, learning from mistakes, and thinking positively about setbacks – and analyse how developing resilience and perseverance can help them in all areas of their lives

Examples

Importance of adaptive and coping skills: to maintain a positive outlook and a sense of well-being as they confront challenges; to thrive in the rapidly changing world of work

How such habits might be applied at school: seeking help from a teacher or parent after receiving a disappointing result and using the feedback to make improvements; advocating for themselves by articulating their strengths and needs so that others can help them be successful; ***In life:*** learning to work with and understand many different perspectives and approaches to an issue or problem; seeking guidance and support when faced with instances of bullying, racism, or stereotyping; finding healthy ways to cope with changes such as moving to a new town or a new home; ***At work:*** consciously applying strategies to help them move on after not getting a desired job, such as seeking feedback and identifying steps to gain the necessary skills and experience; recognizing the importance of taking initiative and staying

curious at work; having a positive attitude and confidence in their ability to learn; and being willing to take on new tasks

Teacher Prompts

Social-emotional learning skills* foster overall health and well-being, positive mental health, and the ability to learn, build resilience, and thrive. Among these skills are the ability to identify and manage emotions, cope with stress, maintain positive motivation, nurture healthy relationships, develop self-awareness and a sense of identity, and think critically and creatively. What role do these skills play in educational and career/life success?

What examples of adaptability do you recall from games, sports, or other activities you have participated in? How did being adaptable help you succeed in those instances? How do you think adaptability will help you in your career/life journey?

Think about your transition to secondary school. What went well? What challenges did you face? Did you seek help from a friend or a trusted adult? Are you facing ongoing challenges? What steps are you taking to overcome them?

What are some positive responses you might adopt if you do not perform as well as you hope to on a test at school or if you receive a critical work review?

What are some of the obstacles people encounter on their education and career/life path? How would you overcome such challenges? How might you turn them into opportunities?

We've been discussing resilience and why it is important in all aspects of your life. How would you define resilience, and how do you think it is connected to a sense of well-being? What are some factors that have contributed to your personal resilience and your ability to bounce back from stressful events or situations?

It is important to distinguish between factors that are within your control, such as managing your time and learning what helps you to cope with stress, and factors that are not, such as your family situation or current economic circumstances. What can you do to deal with and change the things that are within your control and to adapt to those that aren't?

* For more information on social-emotional learning skills, consult the forthcoming elementary health and physical education curriculum, on the ministry website.

Instructional Tip

Student learning may be enhanced through the use of: situational scenarios (interviews, problem-solving and decision-making challenges); online quizzes; videos on resilience and adaptability; and/or games (board, cooperative, virtual reality).

- A1.2** identify a range of strategies to help manage stress and achieve and maintain a healthy school/life/work balance, and explain how they have used such strategies in their lives so far and how they might apply them in the future

Examples

Strategies to help manage stress and promote balance: getting enough sleep, fresh air, and physical activity; making healthy food choices; listening to music; doing breathing exercises; participating in spiritual, cultural, or community activities; making a list of priorities; developing a plan of action; using time-management strategies, including using a digital calendar; making it a habit to reserve time for self-reflection; consulting and sharing ideas with a mentor, friend, or trusted adult

Teacher Prompts

What strategies have you used in the past when faced with a challenge or obstacle? Did these strategies help you cope with stress? What might you do differently next time?

How might positive self-talk help in dealing with stress? What can you do to make this strategy work for you?

How do you know when you are feeling stressed? What changes do you observe in your physical, mental, or spiritual health? How are mental, spiritual, and physical health related? Why is it important to understand the links between mind, spirit, and body?

What have you learned about how various First Nations, Métis, and Inuit communities in Canada view and achieve harmony and balance through approaches that respect Indigenous knowledges and ways of knowing?

Instructional Tip

Teachers may wish to consult the ministry document *Supporting Minds: An Educator's Guide to Promoting Mental Health and Well-being, 2013* for information and strategies, based on current research, that can help them recognize students who may be struggling.

A2. Decision-Making Strategies and Goal Setting

Throughout this course, students will:

OVERALL EXPECTATION

- A2.** apply various decision-making strategies to help them set goals, reflecting on and documenting their goal-setting process

SPECIFIC EXPECTATIONS

- A2.1** apply various decision-making strategies as they set personal, social, educational, and career/life goals, then evaluate and revise those goals based on what they learn about themselves during this course

Examples

Decision-making strategies: make lists of pros and cons; create a web or mind map outlining various options and their implications; reflect on their options with family members and friends; speak to a guidance counsellor, Elder, Métis Senator, knowledge keeper, knowledge holder, or other trusted adult; prepare a list of criteria for evaluating options

Goals: Personal: to find relevant opportunities to volunteer, including volunteering as a mentor, that reflect their interests and what they have learned about themselves in this course; **Social:** to join an extracurricular group or club that reflects their interests; **Educational:** to make course selections informed by their personal profile and Individual Pathways Plan (IPP); **Career/life:** to seek part-time work in a career sector that interests them

Processes for evaluating and revising goals: make a habit of monitoring their progress towards meeting their goal, and noting the kinds of obstacles they face along the way; use the insights they gain through self-monitoring to recognize when it's time to decide on adjusting either the pathway to their goal or the goal itself

Teacher Prompts

Why is it important to have short-, medium-, and long-term goals?

Why is it important to develop your decision-making skills? How can they help you to achieve your goals?

Why are some decisions easier to make than others? What strategies have you used when you have had to make a difficult decision? Why it is helpful to seek different perspectives before making a decision?

Have you ever made a decision that a friend or a caring adult did not approve of? How did you cope with that?

Postponing a decision to give yourself more time to think or to consult with others can give you more confidence in the decision you make. What are some other possible impacts of postponing a decision, either positive or negative?

Instructional Tip

Encourage students to consider the decision-making and goal-setting approaches that work best for them from a cultural perspective.

- A2.2** reflect on and document the process of developing and revising goals, commenting on the effectiveness of the strategies they have used in the process and identifying areas where more work may be needed

Teacher Prompts

Why is it important to review and evaluate your choices and objectives, and possibly revise them? In the review process, what did you ask yourself in order to assess if you were on a path that would get you closer to your goal? What did you learn about yourself and about areas you may need to work on? How was this information helpful in identifying or rethinking your goals?

What have you learned that it is important to keep in mind when making decisions about your goals? What process would you apply when rethinking a decision you made in the past?

What might you learn by interviewing a parent, guardian, Elder, Métis Senator, knowledge keeper, knowledge holder, or other trusted adult about the skills and strategies they have used to become a lifelong learner? How might reading or listening to a media inter-view about someone you admire inform your approach to overcoming obstacles and revising your goals?

Instructional Tip

Teachers can encourage students to record their reflections on the process of developing and revising goals in their Individual Pathways Plan (IPP).

Strand B

Exploring and Preparing for the World of Work

B1. Exploring Work Trends and the Importance of Transferable Skills

By the end of this course, students will:

OVERALL EXPECTATION

- B1.** demonstrate an understanding, based on research, of a variety of local and global trends related to work and employment, including the effect some of those trends have had on workers' rights and responsibilities and on the role of transferable skills in career development today

SPECIFIC EXPECTATIONS

- B1.1** identify some recent and evolving technological, economic, and social trends that have influenced the world of work, both locally and globally, noting their impact on the kind of work we do and how we do it as well as on workers' rights and responsibilities, and analyse the possible impact of those trends on their own choices now and in the future

Examples

Trends that affect the work we do: the growth of automation, robotics, artificial intelligence, and new digital technologies, which has brought about a wide range of changes, including: increasing opportunities in STEM fields (science, technology, engineering, mathematics), technological advancements in industries such as manufacturing and the agri-food industry, growing demand for highly skilled workers who perform “knowledge-intensive tasks” and for skilled tradespeople familiar with new technologies; globalization, which has created a growing demand for remote workers all over the world who bring strong communication and collaborative skills to team-based global projects; significant social changes, such as an aging population and the retirement of many current workers, which has led to increased opportunities in health care and support service jobs

Trends that are changing how we work: the growth of platform economies, which has increased opportunities for entrepreneurship and eliminated a variety of traditional

jobs; a wider acceptance of the need for work/life balance, which has led to greater opportunities for telecommuting, flexible hours, and compressed work weeks, as well as parental (maternity and/or paternity) leave; a shift to a more balanced workforce that recognizes and values the importance of equity, diversity, and inclusion, which has led to greater opportunities for a diverse population, including people who may require assistive devices or special supports in order to participate fully in the workplace

Trends that have influenced workers' rights and responsibilities: the growth of short-term work opportunities and the gig economy, which has resulted in fewer “jobs for life” and fewer protections but more opportunities to “be your own boss”, leading to changes in employment standards and in the rights and responsibilities of workers

Teacher Prompts

What are some of the major technological, social, and economic trends currently affecting the work we do and the way we work?

The increase in STEM opportunities is happening in all areas of the economy. How have traditional sectors of the economy, such as manufacturing, agri-food, and construction, changed to become technology-intensive?

What types of jobs and individual tasks are changing now, and how might they change in the future? Which ones might disappear?

What impact will automation and the rise of advanced technologies, such as artificial intelligence, have on the future of work? What role do transferable skills such as creativity, collaboration, and technological fluency play in an increasingly automated workplace?

How might you adjust or revise your career goals and your education or training plans in response to shifting work trends? How might the pursuit of lifelong learning improve your employment outcomes? What skills will you need to work in current areas of growth?

What is the employment outlook in your local region? How might that information guide your decision making? How does the information on [Ontario's labour market](#) website help you determine areas of increasing or declining demand? What other sources can inform your analysis?

In your research, what types of employment have you found to be available in your region – contract, seasonal, part-time, or permanent full-time?

With the rise of the gig economy, workers will need new protections and services from their governments that were previously supplied by the private sector. How might governments respond to help improve workers' rights?

In the changing world of work, as responsibilities for workers' health and safety shift, what can you do to look after your own physical, mental, and emotional health in the workplace? How might you communicate information about any accommodations you may need to an employer? How might you advocate for yourself? What are the benefits and/or challenges of doing this?

The growing recognition of the importance of equity, diversity, and inclusion in the workforce has led to legislation requiring employers to ensure that workplaces are free from discrimination. How would you know if an employer has met this responsibility? Why would this be important to you?

Governments and employers now recognize the need for greater work/life balance, to promote workers' well-being and improve productivity. Employees are more often able to work remotely or to work on a flexible schedule. Parental leave is supported. What other changes might assist employees in achieving work/life balance?

Instructional Tips

- Teachers can support students in accessing and using local, provincial, national, and/or global labour market information sources, including the websites of governmental organizations and agencies, workforce planning boards, and human resource and career development organizations.
- Teachers can support students in learning about the fields or career sectors they are interested in by offering local experiential learning opportunities (e.g., tours of local industries; events with guest speakers who have expertise in entrepreneurship, local industries, or growth sectors).
- Teachers can encourage students to consult the **Ministry of Labour** website, which provides useful information about trends and changes in the workplace as well as online learning modules related to worker health and safety.

B1.2 explain how transferable skills are developed through school, extracurricular, and/or community experiences, and analyse how they contribute to a person's readiness for future educational, life, and work opportunities and to their career development

Examples

Transferable skills: : critical thinking and problem solving (including acquiring and analysing information before taking informed action); innovation, creativity, and entrepreneurship (including exploring, enhancing, and scaling ideas and bringing them into action to meet community needs); self-directed learning (including reflection, self-assessment, and adaptability to support motivation and confidence to become a lifelong learner); collaboration (including working in teams, in physical and virtual environments, to build knowledge); communication (including expressing meaning in multiple ways and in a variety of contexts); global competence (including understanding global and local perspectives, appreciating the diversity of people, and

having an ethos of engaged citizenship); technological fluency (including using and applying technology in a legal, safe, and ethically responsible manner to solve problems)

Teacher Prompts

What is a “transferable skill”? Can you give some examples?

What are some transferable skills you have developed at school, in the community, and/or at work?

In what ways are critical thinking and problem solving connected? How do you use these skills at home, at school, while working, and/or in the community?

What do employers mean when they refer to “soft skills” and “hard skills”? Both are valuable, but why do some employers consider soft skills to be even more valuable than hard skills? How can soft skills support technical skills?

Why might innovation and creativity be important in the workplace? How have you been developing these two skills?

How might you demonstrate independence and initiative in the workplace while still respecting the protocols of your employer?

Can you envision how your communication skills might be transferred to other contexts in the future – for example, in a job that involves engaging with customers, co-workers, and supervisors? How might these skills contribute to the development of your professional etiquette in the workplace [*e.g., in interviews, email correspondence, telephone conversations*]?

Why are cultural awareness and knowledge of other languages important in increasingly globalized work environments?

An important transferable skill is global competence – developing a better understanding of local and global perspectives and appreciation for the diversity of people. In Canada, it is important to understand Indigenous histories, cultures, knowledge, and contributions. How might you demonstrate and continue to build better intercultural understanding?

- B1.3** reflect on how the transferable skills they have developed so far have aided them in their learning and in life, and identify the skills that they may need to develop further

Examples

Impact of transferable skills: using problem-solving and teamwork skills helped them conduct investigations related to sustainable ecosystems in their science course; taking initiative in managing time helped them meet deadlines; actively listening

and focusing on writing clearly and concisely helped them improve their achievement in history and English; asking effective questions while working on a project revealed new perspectives and creative solutions; using creative thinking skills helped them improve their video game performance; using collaboration skills helped them manage conflict on a team

Teacher Prompts

Consider the communication skills you have developed so far, both in and outside of school. How would you assess your ability to communicate effectively in various situations? What works and what needs further work?

How might you take responsibility and demonstrate initiative when it comes to identifying and getting practice in the skill areas you need to work on in order to succeed in an education or work environment?

Which transferable skills are your strongest? What evidence do you have to support that idea? What other transferable skills do you think could be useful in your career/life journey? Why? How might you work on developing these skills?

Instructional Tips

Teachers can:

- co-develop criteria with students to help them assess their development of transferable skills;
- encourage students to use self-reflection and peer feedback to help identify their current strengths and areas for improvement, reminding them of the value of adopting a growth mindset in the process.

B2. Preparing for Future Opportunities

By the end of this course, students will:

OVERALL EXPECTATION

- B2. develop a personal profile based on an exploration of their interests, values, skills, strengths, and needs, and examine the range of factors that can influence their future education and career/life opportunities**

SPECIFIC EXPECTATIONS

- B2.1** investigate their own interests, values, skills (including transferable skills), strengths, and areas that require further development, documenting their insights in a personal profile

Examples

Approaches to investigation: reflect on what you are good at, what you like, what you are passionate about, and what is important to you; ask for feedback from teachers, coaches, mentors, peers, Elders, Métis Senators, knowledge keepers, knowledge holders, and/or employers; take an aptitude/ career assessment inventory

Personal profile options: a vision board that reflects their wishes and goals; a graphic organizer that maps “who they are” – their interests, values, skills, strengths, and areas to be developed; a digital portfolio that includes reflections on their investigations and learning; a practice profile to prepare for future use of career-oriented social networking sites;* a classroom-based personal blog*

Teacher Prompts

What kinds of experiences have allowed you to explore and develop new skills or challenge your perceptions about yourself? How can these experiences and insights inform your personal profile?

How might cooperative education or other forms of experiential learning help you to discover more about your interests?

How reliable do think personality and career assessments are? How closely did the results of the assessment you completed reflect what you believe about yourself and your future? Were some of the results inaccurate? Were some surprising? Did they help you see yourself in a new way?

How might a person’s cultural and/or socio-economic background affect the way they see themselves? How is your background reflected in how you see yourself?

What are some of your strengths, gifts, and talents? How do you know? Do you think any of these are transferable skills?

Have you ever found that another person’s perception of you was quite different from your own perception of yourself? How did you respond to their feedback? How do you decide when others’ feedback is valid?

What are some social, political, or environmental issues and/or challenges you feel strongly about? What contributions do you want to make to your local, regional, and/or global communities?

Do you require accommodations in school and in the workplace? What is the best way to share this information with others? How do you advocate for yourself so that your needs are understood and respected?

* Students who wish to post their profile on a public site should be counselled to use discretion in selecting and sharing personal information; see also specific expectation B2.3.

How might developing a personal profile help you to better understand what you want to do in school and in life?

Instructional Tips

Teachers can:

- reinforce the idea that everyone has strengths, skills, and aptitudes and that additional skills can be learned and developed over time;
- provide students with access to selected skill assessment and career resources, such as the **Career Quiz** found on Ontario’s labour market website, to help them articulate and assess their abilities;
- emphasize to students that personality and career assessments can have varying results and may not be an accurate reflection of their skills and interests. (Where the student feels they are accurate, they may be useful in identifying areas for growth.) Ask students to reflect on any biases or assumptions that may be a part of the assessment tool itself, and emphasize the importance of personal reflection about the results;
- encourage students to record their notes, observations, and reflections in their Individual Pathways Plan (IPP).

- B2.2** identify factors and conditions other than an individual’s strengths, interests, and needs that inform education and career/life choices, and explain which of these factors may be influencing their own decisions

Examples

Other factors to consider: family values and parental expectations; the influence of friends and of the communities to which one belongs; cultural identity; gender or gender identity; financial circumstances; potential future earnings; systemic and structural barriers and opportunities; personal preferences with respect to career/life balance; local and/or global work trends; local and/or global needs and challenges

Teacher Prompts

What influence might your personal perspectives and cultural world view have on your education and career choices?

How might the wishes of your family affect your choice of personal career/life goals?
What can you do to help your family understand your personal career/life goals?

How might your cultural and/or social affiliations influence your choice of personal career/life goals?

How can you persevere, stay positive, and get support when certain factors and conditions present challenges to attaining your goals?

Have you been influenced by people you know and admire when making your education, career, and community activity choices? What can you learn from these people when considering the choices that are available to you?

How might broad industry trends or the needs of your local community influence your career choices?

Why might you have to balance your interests or passions with practical considerations? How might you do this?

Having considered the factors and circumstances that might be influencing your choice of goals, how would you describe their relative weight when it comes time to narrowing down your goals? How might achieving your goals influence some of those factors or circumstances later on?

Instructional Tip

Students may find the [United Nations Sustainable Development Goals](#) website or the [United Nations Declaration on the Rights of Indigenous Peoples](#) a useful source of information about global needs.

- B2.3** explain how digital media use and a social media presence can influence their education and career/life opportunities, while at the same time demonstrating an understanding of the importance of managing their personal information and protecting their privacy online

Examples

Impact of a social media presence: an online presence and effective use of key social media and online employment platforms make individuals accessible to prospective postsecondary institutions and employers; a well-considered and well-maintained public profile on a career-oriented social media site can enhance their identity and influence prospective postsecondary institutions and employers; following a carefully selected group of people online can provide students with useful information; a negative “digital reputation” could have a negative impact on their career/life opportunities

Information privacy: protecting their social insurance numbers (SINs) and personal identification numbers (PINs); using secure passwords

Teacher Prompts

Your digital footprint includes your online history – everything you leave behind as you use the Internet. How might your digital footprint influence your employer’s, or a potential employer’s, opinion of you? What are some important factors to keep in mind when online?

A “passive” digital footprint is when you leave a trail of data unintentionally, such as when you are searching the Internet or shopping online. What does an “active” digital footprint refer to?

How can knowledge of your privacy rights and responsibilities, as well as of the privacy and information-sharing policies of the site you are using, help you decide what personal information to share online?

How can you build an online personal brand that supports your job search while also managing your personal information and protecting your privacy online?

Why might prospective and current employers want to know your social media handles or public usernames?

If your public profile on a career-oriented social networking site is incomplete, inaccurate, or dated, what message might you be sending to prospective employers? Why is it important to keep your profile up to date?

Before deciding to follow specific individuals or organizations on social media, why is it important to research who they are and determine what effect following them might have on how others perceive you? How might following them reflect negatively on you or your values?

How might you consider changing your social media presence or your “digital reputation” to better align with your future education and career/life plans?

- B2.4** analyse the role of networking, including traditional and online social networking, in exploring and securing education and career/life opportunities

Examples

Traditional and online networking: seeking advice or support from members of their extended family and/or community; attending job fairs, trade shows, and conferences; using a social media networking site to connect with individuals in their area of interest and market their skills; joining a professional networking group in their area of interest; selecting experts in their field of interest and following them online

Teacher Prompts

When choosing a social networking site that suits your interests, what are some important factors to consider?

How might visiting college or university campuses, attending job fairs, and meeting with employers who might have apprenticeship opportunities broaden your social network?

How might cooperative education or other forms of experiential learning put you in touch with individuals in your chosen field of study or area of work?

How might community involvement or volunteerism help you to build a network?

We often rely on publicly advertised jobs when we are looking for work. What are some of the benefits and challenges of finding out about jobs through the unadvertised (“hidden”) job market?

B3. Identifying Possible Destinations and Pathways

By the end of this course, students will:

OVERALL EXPECTATION

B3. taking their personal profile into account, explore, research, and identify a few postsecondary destinations of interest, whether in apprenticeship training, college, community living, university, or the workplace, and investigate the secondary school pathways that lead to those destinations

SPECIFIC EXPECTATIONS

B3.1 use a research process to identify and compare a few postsecondary options that suit their aspirations, skills, interests, values, and personal circumstances

Examples

Research processes: gather and collect information online to investigate a few educational and career opportunities; interview local entrepreneurs about how they got started and what challenges they face; interview individuals working in fields that interest them; interview a parent, guardian, and/or other knowledgeable and experienced adult; attend a job fair or “study abroad” fair to gather and document useful information; participate in on-the-job training and/or other workplace-focused opportunities

Postsecondary options: an apprenticeship in a skilled trade; an internship in a firm or organization of interest; full- or part-time college or university study; distance education; on-the-job training; full- or part-time employment; community living; volunteer work in the community; entrepreneurship; a “gap year” to travel, study abroad, work, or volunteer

Teacher Prompts

How might consulting with your guidance counsellor help you to find out about possible pathways to the destinations that interest you? Who else at your school, in your family, or in your community might you speak with about possible pathways and postsecondary destinations? What strategies can you use if you don’t know anyone outside of your school who might be able to help you think about possible pathways and destinations?

Where can you learn more about the advantages and disadvantages of entering the workplace immediately after secondary school? What are some of the work options that exist for you? Are these viable long-term options?

How might learning about the Ontario Youth Apprenticeship Program (OYAP) and/or the Specialist High Skills Major program support your aspirations, skills, and interests? What resources are available to help you learn about careers in the skilled trades?

When we explored evolving work trends, were any of the high-demand or growing career sectors of interest to you? Which ones would you like to research further? Are there any other areas that we have not yet explored that might interest you?

What agencies, programs, or businesses could you contact to learn more about potential career destinations? Where might you look to assess the potential success and/or sustainability of a less traditional job idea?

What types of supports are available to help you navigate the transition to a post-secondary destination [e.g., *Indigenous postsecondary recruitment officers, summer transition programs*]?

If you have special education needs, it is important to understand that your rights and responsibilities will be different at different levels of education or training. According to your research, what will change at the postsecondary level? What will your responsibilities be in terms of self-advocacy?

Instructional Tips

Teachers can support student learning about postsecondary options by inviting a variety of industry experts, employers, entrepreneurs, and community organizations to engage with students.

In their research regarding postsecondary options that meet their strengths and interests, students might find the following websites and documents useful: [Ontario's Labour Market](#); [Ontario Colleges](#); [Apprenticeship in Ontario](#); [eInfo](#); the transition planning section in Part C of *Special Education in Ontario, Kindergarten to Grade 12: Policy and Resource Guide, 2017*; [Transition Resource Guide for Students with Disabilities](#); and [ONTransfer](#).

- B3.2** identify the pathways towards their preferred destinations, including the courses and/or specialized programs that lead to the destination and meet the requirements for a secondary school certificate or diploma, as well as the supports available at school and in the community that can enhance their secondary education

Examples

Specialized school programs and courses: cooperative education courses; Ontario Youth Apprenticeship Program (OYAP); Specialist High Skills Major (SHSM) program; dual credit programs

School and community supports: *At school:* student success teams; guidance counsellors; credit recovery programs; special education supports and services; English as a Second Language programs; *In the community:* Employment Ontario; youth employment centres; libraries; newcomer welcome centres; Indigenous community supports and services; and other local education and training organizations that support diverse populations

Teacher Prompts

What are the requirements for graduating from secondary school? How many compulsory and optional credits have you earned to date? What are the compulsory courses that you will need to take in Grades 11 and 12?

If you are interested in pursuing an apprenticeship, are there any specialized programs, including certification programs, at your school that would support you on this path? Are these programs offered at other schools in your region? How can you find out more about these programs?

Who might be able to help you learn more about your pathway options? Who should you consult if things are not working out the way you had hoped?

If you plan to enter the workplace immediately after secondary school, what can you do to keep opportunities open in case you later decide to go on to an apprenticeship or to college or university in order to reach your goals [*e.g., choice of secondary school courses, maintaining grade average*]?

What factors might require you to change the pathway you take to reach your goal? What are some alternatives to help you get closer to your goals? Why is it important to know that there are multiple pathways to the same goal? And that you can modify your goals without compromising your interests?

If you have special education needs, what supports or resources might be available to you as you work towards your postsecondary goals? What will you look for in the training or educational institutions that you may want to attend? If you require accommodations, what documentation will you need to receive them?

How can you find out about mentorship, part-time work, or volunteer opportunities in your community? How can these opportunities contribute to your career pathway and your life?

What are the postsecondary options for students who complete an Ontario Secondary School Certificate?

What are some alternative ways of achieving credits?

Which First Nations, Métis, and Inuit or other community supports and services might be helpful in informing you about programs that could enhance your secondary education?

Instructional Tips

Teachers can support students in:

- exploring the programs and supports mentioned above, as necessary;
- pursuing job shadowing and job twinning experiences;
- using a course-planner tool to identify pathways towards their preferred destinations;
- recording their reflections about requirements and preferred postsecondary destinations in their Individual Pathways Plan (IPP);
- sharing their Individual Pathways Plan (IPP) with their parents, guardians, or other caring adults for guidance and feedback.

Planning and Financial Management to Help Meet Postsecondary Goals

C1. Creating a Postsecondary Plan

By the end of this course, students will:

OVERALL EXPECTATION

- C1.** develop a plan for their first postsecondary year, whether in apprenticeship training, college, community living, university, or the workplace, and prepare a variety of materials for communicating their strengths and aspirations to prospective mentors, program administrators, employers, and/or investors

SPECIFIC EXPECTATIONS

- C1.1** select and organize information related to the postsecondary options that best suit their specific interests, values, strengths, and aspirations to refine their goal(s)* for their first postsecondary year

Teacher Prompts

Which field(s) of study and/or area(s) of work most closely reflect(s) what you have learned about yourself – your values, skills, and interests? Can you explain why?

What are your “must haves” versus your “nice-to-haves” in a job, occupation, or community activity? What criteria [e.g., salary, job satisfaction, type of work, career path, alignment with corporate values, location, safety, healthy work environment, security] should be considered when you are exploring future education and career options? How were you able to differentiate between your “needs” and your “wants” in a job or occupation? What tools would you use to rank the criteria? Which of the options that you’ve explored comes closest to meeting your highest-ranked preferences?

* Students may need to prepare for more than one initial postsecondary option for a variety of reasons. They may also want to consider goals beyond their primary academic or career-related goal.

In your first postsecondary year, what do you hope to do or learn about in addition to starting on the path to your main educational or career/life goal? What new interests would you like to pursue?

What are the implications of the goal(s) you have chosen for your first postsecondary year? How will your choice(s) affect other aspects of your life?

Instructional Tips

Teachers can encourage students to:

- think creatively as they review and organize the information they've gathered about postsecondary options;
- keep in mind that there may be more than one postsecondary pathway to a desired destination and that they can draw on the skills learned in this course to adapt and change their plans as needed;
- use a decision-making process (applying learning outlined in strand A) to refine their goals.

- C1.2** develop a plan that identifies steps and strategies for working towards their initial postsecondary goal(s), addressing potential opportunities and challenges

Examples

Steps and strategies to be identified: General (for all students): identify some of the skills they will need to make the transition from secondary school to their postsecondary destination; consider what resources they will need to make the transition; review what they have learned about habits of mind, such as perseverance and resilience, and strategies, such as time management and consulting with others, that contribute to success; **Specific (dependent on individual student goals):** attend college/university or job fairs; research the availability of scholarships or jobs; visit campuses or workplaces; explore community living options; research apprenticeship and skilled trades qualification processes; learn about admission deadlines or workplace requirements; ask for recommendations from teachers or former employers; find a mentor

Teacher Prompts

What might your initial plan look like? How might a graphic organizer help you in creating your plan?

What skills do you need to achieve your goal? How can you develop these skills? What work or co-op experience, internships, community involvement or extra-curricular activities, leadership opportunities, or other experiences should you consider to help build these skills?

Consider that your learning and your personal development over the next two years of secondary school may change the way you think about your postsecondary goals. Who can you consult in order to keep as many doors open as possible, and have alternative options?

How can you prepare for the transition from high school to an initial postsecondary destination? What challenges and/or opportunities do you anticipate? What skills can you use to help you adapt to change [*e.g., identifying and managing emotions, coping with stress, maintaining positive motivation, nurturing healthy relationships, developing self-awareness and a sense of identity, critical and creative thinking*]?

Who could you ask for a reference or recommendation? What is the best way to request a reference or recommendation?

Instructional Tips

Teachers can encourage students to:

- draw on existing plans such as their Individual Pathways Plan (IPP) and/or Individual Education Plan (IEP) to help them develop a plan for their first year after secondary school;
- revise and update their Individual Pathways Plan (IPP), recording their initial postsecondary destination; their other postsecondary goals or plans; a detailed plan to complete the courses and experiences required to achieve these goals; and strategies to support the plan, overcome obstacles and challenges, and access the resources and assistance needed;
- explore the transitions section of the [Ontario Native Education Counselling Association \(ONECA\)](#) website, or the [Transition Resource Guide for Students with Disabilities](#) for support in making the transition from secondary school to a postsecondary destination.

- C1.3** use effective and appropriate forms, media, and styles to communicate their skills, experience, and achievements to prospective mentors, program administrators, employers, community organizations, scholarship funders, or investors

Examples

Forms of communication: a public profile for a career-oriented social media networking site that highlights their skills and interests; an application essay/video for an award or a co-op opportunity; a résumé and cover letter for a potential job; a mock interview with peers; a personal website

Teacher Prompts

How can you use social media to demonstrate your interests, strengths, and skills to potential employers? How does using media in this way contribute to the development

of your sense of self and to the way you present yourself to the world [e.g., *building a “personal brand”*]?

What information could you include in your public profile for a networking site, keeping your privacy rights and responsibilities in mind, and how might you present it?

What are some different types of résumés, and how do you choose the format best suited to your purpose? When might a paper résumé, multimedia/digital résumé, or other type of résumé be useful? How can you customize these different types of résumés to respond to the requirements of a specific job posting? What should be included in your cover letter?

What specific words and body language might support the impression you want to make in a mock interview? What stories or examples of past experiences could you relate to illustrate your skills?

What feedback have you received from peers and trusted adults or from interviewers about your social media presence, personal website, résumé, interviewing skills, and/or other job-seeking tools and skills? How can you use this feedback to update and polish your job-searching tools and skills?

C2. Budgeting and Financial Management

By the end of this course, students will:

OVERALL EXPECTATION

C2. demonstrate an understanding of responsible management of financial resources and of services available to support their financial literacy as they prepare a budget for their first postsecondary year

SPECIFIC EXPECTATIONS

C2.1 describe fundamentals of financial responsibility, assessing the benefits of a variety of savings options and exploring planning tools available through financial institutions and other avenues

Examples

Fundamentals of financial responsibility: setting and following a budget; responsibly managing bill payment and use of credit; understanding the difference between a bank and a credit union; managing their own bank accounts; protecting themselves against financial fraud

Savings options: types of savings accounts and their accompanying interest rates; credit unions, banks; Tax-Free Savings Accounts (TFSAs); Registered Retirement Savings Plans (RRSPs)

Teacher Prompts

In the context of spending and personal finances, what is the difference between a “need” and a “want”? How might people’s values affect their wants or the ways in which they satisfy their needs? What does “living within your means” mean? How can you do this successfully?

What challenges can arise from not paying bills on time and using multiple credit cards? What other practices can lead to financial challenges? What strategies can be used to avoid financial pitfalls?

What are the advantages of starting to save at a young age? What are the benefits of having a regular savings plan? How can such a plan support your short- and long-term personal finance goals?

How is budgeting for short-term goals, such as buying clothing, different from budgeting for long-term goals, such as buying and maintaining a car?

What are some of the savings options available to you, including those offered at various banks and credit unions? What are some of the advantages and disadvantages of each, and how can knowing this information help you choose the savings options that best suit your needs?

What are some of the financial planning tools available to you through various banks and credit unions? Which of these financial planning tools would be most useful in supporting you now, as you begin part-time work or summer employment and plan for postsecondary destinations?

Why is ongoing personal financial management important, regardless of your age, gender, culture, income, or profession? How is taking care of your finances connected to your well-being?

Instructional Tip

It is important to avoid assumptions and respect family and cultural expectations, practices, and perspectives when discussing financial responsibility and planning with students.

- C2.2** compare different forms of borrowing and identify some of the risks and benefits associated with each

Examples

Different forms of borrowing: federal student loans; provincial student loans, such as those available through the Ontario Student Assistance Program (OSAP); loans or bursaries from their local communities; personal (unsecured) loans from a bank or credit union; lines of credit; credit cards; overdrafts; understanding the pros and cons of various types of loans; payday loans

Risks and benefits: use of a credit card can improve an individual's credit rating, but a poor credit rating will result from failure to comply with payment conditions; student or bank loans can enable a person to pay for a costly item, such as tuition or a vehicle, in instalments, but too much debt can lead to a poor credit rating or even bankruptcy; borrowing from friends or family can be convenient because of more flexible repayment terms, but if the loan is not repaid this could have a negative effect on a personal relationship

Teacher Prompts

What are some different types of borrowing? What are some advantages and disadvantages of each? Are there community resources to support you in exploring borrowing options?

What are the costs of a payday loan compared to a bank loan? Why might some people seek a payday loan rather than a bank loan?

How can you determine the amount of OSAP assistance you are eligible for? How do you apply for funding through OSAP? Is there a risk to applying?

What are the pros and cons of using a line of credit or a credit card to pay off a student loan?

What other options are available to repay a loan [*e.g., payment plans, overtime work*]?

- C2.3** identify key considerations related to preparing a personal budget, and apply them in developing a budget for their first postsecondary year

Examples

Budget considerations: current and anticipated future income, including grants and loans; program costs, such as those associated with apprenticeship; tuition and fees; living and other monthly expenses, such as rent and a cell phone plan; savings; donations; compounded interest, from savings and/or borrowing

Teacher Prompts

Why is separating your needs from your wants an important first step in managing your spending and creating a budget?

How can you estimate all the costs associated with achieving your goal(s) for the first year following secondary school? Keeping in mind that income from part-time work may be an important part of your plan, what should you know about the possible deductions on your gross income [e.g., *deductions related to income tax, Canada Pension Plan contributions, employment insurance benefits*]?

What government financial assistance is available to help you pay for a postsecondary education? What bursaries, awards, and scholarships are available? What informal financial support from family and community might be available?

Once you have identified all the costs associated with achieving your goal(s), the next step is to reflect on the financial resources you'll need to attain them. What are some of the options you will be looking into? Have you researched the requirements for OSAP and federal students grants and loans? Who could support you in considering your options?

What tools, apps, and/or other resources might be helpful in tracking spending and then creating a budget? How might the understanding you've gained help you to better manage your spending and, in the process, save money?

Instructional Tips

Teachers can encourage students to:

- update their budget for their first postsecondary year, as circumstances change;
- apply budgeting skills in other areas of life, starting now.