

LET'S TALK BUSINESS

2019-20 Issue

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2019 SBTA Business Teachers & Delegates



Did you know? Teachers of business subjects have been meeting together informally since bookkeeping, typewriting and shorthand were first taught in the regular high school program in 1923 at Scott Collegiate Institute in Regina.

SBTA EXECUTIVE 2019-2020

President: Cindy Lowe, Swift Current Comprehensive High School

Vice-President: Paul Raycroft, Humboldt Collegiate Institute

Past-President: Vacant

Treasurer: Margot Arnold, Weyburn Comprehensive School

Secretary/Membership Chair: Ashley Murray Regina Huda School

Digital Resource Manager: Todd McLauchlin, Sunwest Distance Learning Center (DLC)

Case Competition Chair: Jill Labas, Campbell Collegiate

LEADS Representative: Darren Gasper, Sunwest School Division

University of Regina Contact: Dr. Alec Couros

University of Saskatchewan Contact: Vanessa Leon

Entrepreneurship Contact: Jordan McFarlen, Business Incubator Manager, Conexus Credit Union

Finance Contact: Joel Graham, Conexus Credit Union

Members at Large: Melissa Galay Sunwest DLC, Mike Knight O'Neill High School, Amy McFarlen, Greenall High School, Connie Perrault, Riffel Catholic High School

Our planning retreat in Moose Jaw November 2019



President's Message:

Welcome to our 2020 SBTA magazine! You will find articles on the new Financial Literacy classes, celebrations of our members around the province, some interesting information and useful financial literacy links and resources. As well, at the end of this edition, please find a full report from our 2019 SBTA Case Competition and Conference. Unfortunately, we had to cancel the 2020 version of this event, but planning is already in the works for the 2021 event, with a TECHNOLOGY theme.

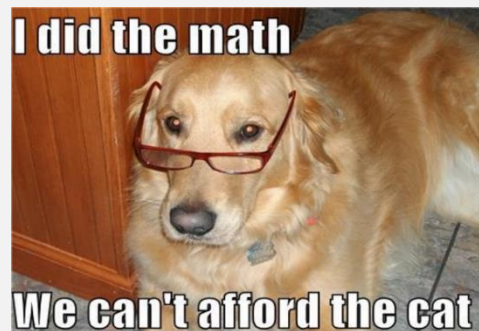
We are always growing our business contact list, so please feel free to share this publication with others as we would love to grow our network. Our next mission is to help train our teachers in business education so that more Saskatchewan students can learn important business classes, to help them develop a solid financial future for themselves, regardless of the career path ahead of them! Please contact SBTA President, Cindy Lowe at clowe@chinooksd.ca to get involved as we grow business education!

Finance class is all grown up!

What a year it's been for Financial Literacy in Saskatchewan! **The Personal Finance class has gone from a locally developed option that was offered in some schools around the province, to a full PAA credit class called Financial Literacy 30 and it also gained a partner, Financial Literacy 20.** The SBTA teacher group is very grateful for the work of many to make this happen! We have been advocating for a proper seat at the credit table and now these classes can form part of the two PAA credits that students need to graduate! The fun continues as many SBTA teachers work to develop and share resources to support this curriculum. See our website for many links to resources. As well, check out our Facebook page in the files section for shared resources.

What students are saying:

- ***"This was one of the best classes I've had for a few reasons. One: it is actually going to affect and benefit my life. Two: I can use the knowledge I gained in the future. I will make sure to take all the advice I learned, such as savings & investing. I have been inspired to go to Edwards and am very excited to be in the finance field for a career."***
- ***"In this class, I have learned that financial freedom or being wealthy is not imaginable. It starts with making mature and educated savings decisions right now before it is too late and knowing what to look for when financing or making a purchase. We live in Canada and our financial goals are achievable if we think about where our money is going."***
- ***"This class taught me many important financial lessons. Coming into this class, I didn't even know how stocks or any investments worked. You taught me how to invest, what to invest in depending on risk tolerance and goals, how to file income taxes, what kind of bank accounts to use, depending on your goals and situation and much more. I really enjoyed this class and I am so grateful that I had the opportunity to take it."***



Financial literacy electives offered on provincewide basis

All Saskatchewan school divisions now have the opportunity to offer financial literacy courses to their students as an elective course.

The Financial Literacy 20 and 30 courses were piloted by 20 teachers in 12 school divisions and two First Nation education authorities.

"Our government wants to ensure Saskatchewan's students are provided with relevant and practical curricula that will prepare them for their futures," Education Minister Gord Wyant said in a recent news release.

"Developing additional opportunities for all Saskatchewan students to learn and improve upon their financial literacy empowers them to manage their money effectively and will be of significant benefit to students throughout their lives."

The Financial Literacy 20 and 30 electives can be used to fulfil the practical and applied arts/arts education requirement for high school graduation. Teachers in Grades 7 to 9 are able to introduce financial literacy to their students by using content from this curriculum in middle-level practical and applied arts courses.

Financial Literacy 20 and 30 addresses financial topics and decisions that students may already be facing while highlighting others they are likely to face within the first few years of leaving high school. It also touches

upon more complex topics such as home ownership, debt management and planning for the future, which are part of a lifelong financial journey.

"... we heard a clear desire from students, families and communities for increased opportunities to learn life skills such as budgeting and money management. We welcome the availability of these classes across the province."

Shawn Davidson

The areas of focus for Financial Literacy 20 and 30 are:

- learning—receiving money and/or resources as recognition for paid or unpaid work;
- saving—purposefully setting aside resources for future use and/or enjoyment;
- spending—consciously using resources to enhance the well-being of self and others;
- borrowing—taking something on loan, with a

promise of returning it, or its equivalent, often at a higher value, by a specific time;

- sharing—giving of one's skills, abilities, time or resources to enhance the well-being of community and self;
- investing—engaging in reflective decision making for future benefit; and,
- protecting—recognizing, appreciating and maintaining the value and worth of oneself, community resources and the environment.

"Saskatchewan's school boards recognize the importance of financial literacy and our members passed a resolution in support of developing elective personal finance classes for high school students," President of the Saskatchewan School Boards Association Shawn Davidson said.

"In our recent engagements with more than 10,000 people as part of developing a shared vision for the future of education in Saskatchewan, we heard a clear desire from students, families and communities for increased opportunities to learn life skills such as budgeting and money management. We welcome the availability of these classes across the province."

Boards of education will determine what schools will offer these classes within their division, thus supporting the local needs of their students. ■

Thank you to the many SBTA teachers who were a part of the Financial Literacy writing team, the Ministry Renewal Committee, the Pilot teachers, the Implementation teams, the STF Resource Review teachers & the Curriculum Vetting team! Your hard work to develop this course is really appreciated!

NEED SOME FINANCIAL LITERACY RESOURCES? CHECK OUT THESE LINKS:

1. SBTA Financial Literacy curriculum resources
<https://docs.google.com/document/d/1JxLpi8klb85mcMXp9G9FwMyi42fyxcXCUS1vnuKUB0o/copy>
2. McGill Personal Finance Course <https://www.mcgillpersonalfinance.com/>
3. Money & Youth textbook <https://moneyandyouth.com/>
4. Next Gen Personal Finance program from the US (ready to use resources) <https://www.ngpf.org>
5. *Facebook Groups:* Sask Business Teachers Association, Business Educators, FinLit Fanatics, Saskatchewan Financial Literacy Network
6. Ministry of Learning Financial Literacy curriculum <https://drive.google.com/open?id=1-Shpx1-snVdI5dmqanj5OZ0ZJ-fzXduS>
7. Case based learning to teach Financial Literacy <https://drive.google.com/file/d/1bXhgcAb0VgP8Qt6-zzLfs8maRyUxMumy/copy> AND <https://drive.google.com/file/d/1-5SWVyR5I1awWJHZzGrDrSvQ-3uYE3MS/copy>
8. Finance Cases <https://drive.google.com/open?id=1bZjrgQVovwDStIofn2UwGol3AMukfHrl>
9. Financial Consumer Agency of Canada <https://www.canada.ca/en/financial-consumer-agency.html>
10. Saskatchewan Financial Literacy Network https://sfln.ca/?fbclid=IwAR03s9oFH_fgb4L-i_VxWT_6DqFZ780_IjvpvHOabiUtHoV15h0tuySBX8s
11. (Mega) Financial Literacy course plans, materials & resource folder
<https://drive.google.com/drive/folders/0B8dIa10C8CdPR05IRU9IOVBMZFk?usp=sharing>



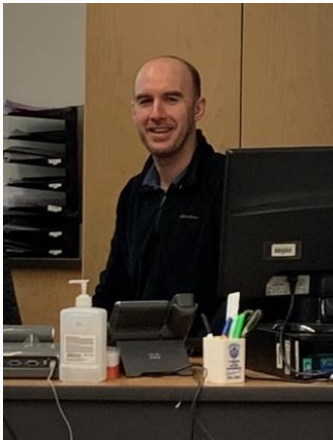
SAVE THE DATE APRIL 28 & 29, 2021
SBTA Student Case Competition
(Finance & Entrepreneurship) & Teacher Conference!
Join us for some great networking, business education
and professional development!
Saskatoon, SK



BUSINESS EDUCATION IN SASK!

Here is what our SBTA teachers have been up to!

Connie Perrault teaches Financial Literacy at Riffel Catholic High School in Regina and was one of the authors of the new Financial Literacy curriculum. In November, 2019, Connie took part in a panel of speakers, along with a lawyer and a financial planner, where the discussion was based on the importance of financial literacy education. This was part of a luncheon series put on by the Association of Canadian Pension Management. It was a rewarding experience and it was encouraging to see the efforts that other stakeholders are putting forward to increase awareness of the importance of financial education. Many attendees wished they could be in a Financial Literacy class, even as an adult.



Paul Raycroft teaches Financial Literacy 20 and 30 at Humboldt Collegiate Institute and was one of the authors of the new Financial Literacy curriculum. He was featured in the Humboldt news describing the importance of this course for our students.

<https://www.discoverhumboldt.com/local/hci-teacher-helps-author-new-financial-literacy-courses>

Cindy Lowe teaches Accounting & Finance & coordinates a busy Business Club at her school. She recently organized a PD session for Financial Literacy for other teachers in her division to help them deliver these new courses. As well, she was featured in the U of S Edwards School of Business Thrive magazine November 2019 edition as one of their alumni in the story "Five People, Five Jobs". <https://edwards.usask.ca/thrive2019/5-people.aspx>

CINDY LOWE

**BUSINESS TEACHER
SWIFT CURRENT COMPREHENSIVE HIGH SCHOOL
B.COMM. '96**

Selling investments appealed to my love of economics and the thrill of the stock market. I quickly realized that my customers didn't always understand finance and I often ended up teaching them. That's when I decided to shift careers and become a teacher, which has been the best decision of my life! I have since taught Finance and Accounting at the college and high school levels and participated in provincial business competitions across Western Canada. Teaching Finance to our kids is so fulfilling as I can share my passion for financial literacy and help set them up for success.





Carissa Holinaty teaches at F.W. Johnson Collegiate and was one of the authors of the new Financial Literacy curriculum. She collaborated with the Saskatchewan Financial Literacy Network to host their 2nd annual Financial Literacy Fair November 2019. Over 150 students from Johnson, Winston Knoll and Judge Bryant learned about money management from local financial experts!

As well, her business students did an interview talking about the new financial literacy classes with CBC Radio The Morning Edition on March 4, 2020. Listen in here:

<https://www.cbc.ca/listen/live-radio/1-66-the-morning-edition-sask/clip/15763868-starting-early-saskatchewan-high-schools-can-now-offer-financial-literacy-courses>

Amy Mcfarlen teaches at Greenall School. She recently completed her Masters in Educational Psychology and teaches Accounting. Just before school closures in March, her Accounting 30 class partnered with Creative Options Regina & Strategy Lab Marketing to present Kindness Awards to some very deserving staff at my school. Her students nominated the school caretaker, vice principal, the School Community Council, & three teachers. Each recipient received a certificate, t-shirt, & cookies.



Jill Labas teaches at Campbell Collegiate High School, Regina. This year the Campbell Business Club students were lucky to do lots of off-campus learning, attending the Annual ABEX Awards in Saskatoon & a workshop during Agribition called "AgriBiz". Each year our Business Club selects one local charity so they can give back to our local community. In February the club learned how to run their own business to fundraise for the YWCA's Coldest Night of The Year, a fundraiser for the hungry, homeless and hurting people in Regina. The Campbell Biz Club ran a pop-up, donating all proceeds to the Coldest Night. Club members then walked 5 km in downtown Regina for the event.





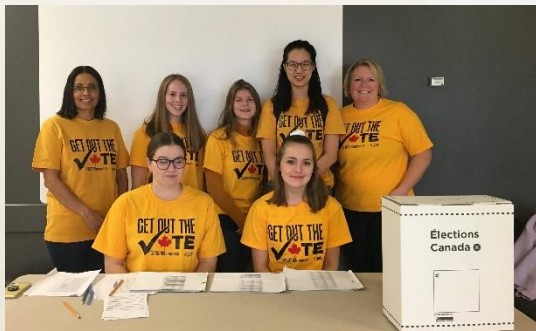
Todd McLauchlin teaches with Sun West DLC and is working on developing Financial Literacy 20 and 30 courses for the online school. The new Financial 20 and 30 courses offer both the core and optional curriculum outcomes, allowing students to select choice units based on their areas of interest in addition to the required content. Next year SunWest will be developing new online courses for Accounting 10 and 20, Law 30, and Information Processing 10, 20, and 30. Sun West is able to offer Business Education courses to students across the province in a fully online asynchronous format. For more information, please contact the Sun West DLC today! <https://www.sunwestdlc.ca/business>



Margot Arnold is in her 20th year of teaching business education at Weyburn Comprehensive High School. She was the 2017 recipient of the *Prime Minister's Award for "Teaching Excellence"* for her work with business students throughout her career. One of her student companies in her Entrepreneurship class was very successful last year & attended the Junior Achievement Nationals in Calgary. The student run company King Street Fudge placed in the top three from Canada. Read their amazing story in the following pages.



In October, 2019 business students in Campbell & Swift Current & many other schools organized the "Student Vote 2019 Federal Election" where hundreds of students learned about the democratic process & were able to vote in the mock election.





**For Release Time
June 12, 2019**

WCS WINS THREE PROVINCIAL JUNIOR ACHIEVEMENT BUSINESS HALL OF FAME AWARDS

Weyburn— June 12, 2019 — The Weyburn Comprehensive School's Entrepreneurship 30 Junior Achievement company *King Street Fudge* has won the "Company of the Year Award" from the JA of Saskatchewan Business Hall of Fame Awards. This provides them with the opportunity to represent SK at the JA Canada Company Program National Championship also known as COY at the first annual JA Youth Success Summit. The winner of the 1st ever Canadian Company of the Year will win a trip for 3 students to JA America's COY in Punta Cana 2019!



Two students from the winning company will attend the 2019 JA Youth Success Summit in Calgary at SAIT on July 21—26, 2019 (a new interactive conference developed and hosted by JA Canada). Co-President Landon Field also won the *Professional Leadership Award* allowing him to travel to the Youth Success Summit too. Accompanying Co-President Landon is Taylor Cameron, VP of Human Resources and Co-President Lorynn Labbie. In addition to this prestigious award, Co-President Lorynn Labbie also won the *Financial Management Award of Excellence* earning her a scholarship too.

JA student delegates from across Canada and around the world will participate in a transformational, weeklong summit where they will have a unique opportunity to meet and network with the JA worldwide community. Delegates will hear from speakers and participate in hands-on workshops centered around 10 skills required for personal and professional success. They will also collaborate with their global peers to respond to a real-world business challenge.

| | |
|---|--|
| Company of the Year | This award is presented to the company that achieved the minimum standards of 80% attendance, strong sales, high degree of production and commercial development of the product, prompt payment of wages and invoices, meeting of shareholders report requirements, general spirit and participation by all. The company will have embodied the spirit of JA, which is the gaining of business knowledge, as well as the promotion of teamwork and cooperation. |
| Professional Leadership Award | This award presented to the Achiever who presents a positive business approach with exceptional public relations and dedication to ensuring the success of his/her Junior Achievement Company. This Achiever will have shown outstanding leadership not only in his or her Company but also in the Program as a whole. Representing Saskatchewan and Canada, the award recipient will travel to the annual Youth Success Summit, an international conference hosted by Junior Achievement of Canada and attended by Achievers from around the world. |
| Financial Management Award of Excellence | This award presented to the achiever who has shown outstanding abilities in handling, recording and balancing the company's finances. This achiever maintained accurate financial records, has shown responsibility and leadership, and could report on the company's financial position at any given moment. |

King Street Fudge, a JA company comprised of 23 hard-working young men and women were very successful in Semester 1 at WCS. This JA company donated \$863.79 to The Canadian Cancer Society. KSF produced and sold homemade fudge in five delicious flavors: Chocolate Caramel Marshmallow, Cookies and Cream, Mint, Gingerbread, Chocolate and added a Pink fudge for Breast Cancer. In addition to individual 3x3 squares, and gift boxes of any fudge flavor, KSF also offered Fudge Bits from the pans after the squares had been cut. They sold a total of 454 Fudge Bits, 108 individual squares and 391 boxes throughout the semester. This JA company is grateful for the Weyburn and area for their support and business.



BUSINESS SUPPORTERS IN SASK!



Introducing the Third Annual *Get a Bigger Wagon Young Entrepreneur Awards (GABWYEA)*

The Haddocks and Edwards School of Business feel optimistic about the future of entrepreneurship in Saskatchewan. Initially, they offered prizes in three categories, encompassing youth aged 7 to 15. In 2020, two new prizes will be offered. This year, young entrepreneurs aged 16 to 18 are eligible for a \$1500 prize. There is also a new award called Sailing the Entrepreneur Ship. This award will be presented to an extracurricular business club or class group. The coach or teacher will be honoured and the project will receive \$1500. These new categories will be of particular interest to SBTA members.

Maureen and Gordon Haddock are particularly excited to see the resilience and determination of the young business competitors. Many contestants enter more than once, before finally winning their category. Read about young entrepreneurs [McKayla Kinnaird](#) and [Lucas Degelman](#) by clicking on their names.

The contest opens on September 1, 2020 and closes on December 1, 2020. The GABWYEA presentation happens at the Annual [Haddock Entrepreneurial Speaker Series](#) which usually occurs mid-January at Edwards School of Business. Listening to any of the past 13 speakers, in this series, is the perfect way to learn through someone else's experience. [Jana Danielson](#) was the most recent presenter in the Haddock Entrepreneurial Speaker Series.

Please take time to watch the past GABWYEA presentation videos. You will find the young entrepreneurs inspiring.

[2018 Get a Bigger Wagon Young Entrepreneur Awards](#)

[2019 Get a Bigger Wagon Young Entrepreneur Awards](#)



**GET A BIGGER WAGON
PRODUCTIONS**



EDWARDS
SCHOOL OF BUSINESS
UNIVERSITY OF SASKATCHEWAN

2020 GET A BIGGER WAGON YOUNG ENTREPRENEUR AWARDS

presented by Edwards School of Business and the Annual Haddock Entrepreneurial Speaker Series

**If you have your own business
and are between 7 and 18 years of age,
we want to hear from you.**

All you need to do is:

***Submit a one to two minute video telling our
judges what you do, make, or sell and how long
you have been in business.**

***Submit 1 to 2 pages describing your business
and include a basic profit and loss summary.**

CONTEST BEGINS SEPT. 1, 2020
SEND YOUR ENTRIES TO
ENTREPRENEURS@EDWARDS.USASK.CA

**ENTER TO
WIN CASH PRIZES!**

**Age of entrants as of Dec. 31, 2020
determines category placement.**

7-9 years - \$500

10-12 years - \$750

13-15 years - \$1000

16-18 years - \$1500

**A new cash award
of \$1500 is available
for youth business clubs
or classrooms, called**

Sailing the Entrepreneur Ship.



SUBMISSION DEADLINE IS
DECEMBER 1, 2020

Need Help? Contact
entrepreneurs@edwards.usask.ca
www.edwards.usask.ca

8th Annual SBTA Conference & Case Competition

Background & Report

May 2-3, 2019

Paul J Hill School of Business, University of Regina

Regina, Saskatchewan

2019 SBTA Video Link:

Saskatchewan Business Teachers' Association Published on May 6, 2019

2019 SBTA Conference and High Business Case Competition Recap Video

https://www.youtube.com/watch?v=S_-3kJ7bweQ

The Saskatchewan Business Teachers Association (SBTA) Conference and Case Competition provides an annual opportunity for business students and teachers to showcase the important work that is taking place around our province in the areas of Entrepreneurship and Financial Literacy while providing a competitive environment for students to participate in. The Conexus goal of “educating and empowering people with financial literacy” matches the goal of this event.

The SBTA Case Competition was first created by several business education students at the University of Regina who modeled the event after the JDC West competition, which is the largest undergraduate business competition in Western Canada. The SBTA event has grown substantially over the past eight years and continues to build future leaders of this province.

On May 2nd and 3rd, 2019 the Paul J. Hill School of Business hosted the 2019 SBTA Conference and Case Competition. This year the participants and delegates grew to include the following:

- 98 students from 32 teams (16 schools),
- 25 business teachers,
- Five parents/chaperones,
- Six guest speakers,
- 30 judges,
- 25 volunteers from both high school and university.



The Conference started on May 2nd as students and teachers participated in an afternoon workshop. The workshop panelists from the Regina business community shared their insights on “Storytelling with Social Media”. The panel told business stories and gave examples of their own storytelling on social media. Delegates were able to ask questions and speak with the panelists after the formal workshop.

Storytelling Workshop for Students & Teachers

LtoR Amy Gieni (Habitat for Humanity), Chris Lane (Canadian Western Agribition), Andrew Hiltz (Tourism SK)

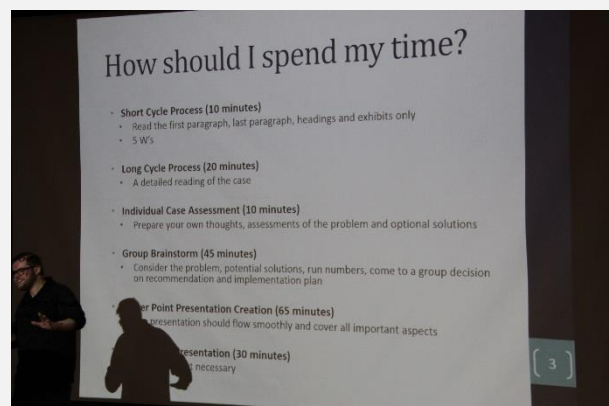


Keynote Speaker presentation- Victor Thomas

Thursday evening featured a banquet at the Delta Hotel. The keynote address was delivered by Mr. Victor Thomas, Vice-President, Prairie Region, of the Asia Pacific Foundation of Canada.

“Fail fast & fail forward” was the message Victor shared which encouraged delegates to learn from both success and failure. Delegates attending the banquet sat at tables with students from other teams and members of the business community giving everyone a unique opportunity to get to know one another. The socials that followed the banquet, for both students and teachers, allowed more time for networking.

Friday, May 3rd began with a morning workshop on “How to Crack a Case” lead by a JDC West and Paul J Hill alumni. Students were then given their cases and moved off to work. They had three hours to deconstruct a case in either Entrepreneurship or Personal Finance. This year both cases focused on agriculture. Saskatchewan Ministry of Agriculture wrote the case for Entrepreneurship about a pulse farmer who was looking to expand into pulse related products. Conexus wrote the case for Personal Finance focusing on a young farming couple looking for ways to keep their family farm while managing their own budget and expenses.



While the students were deconstructing their cases, teachers were able to meet to discuss new curriculum, best practice teaching methods, hold the SBTA Annual General Meeting, and learn from local entrepreneur Zak Organics & Food Co.

Friday afternoon students presented their case decisions and strategies. Each team presented to three judges in a 15-minute time frame. After presenting students had five minutes of questions and answers regarding their case, decisions made, and strategy.

Final presentations took place at the end of the day followed by a reception and awards ceremony. All students got to see the top two teams present in both categories (a learning tool for some students new to case competitions). A Conexus representative was able to present the student trophies and awards as well as a ‘Teacher Recognition of Excellence Award’ to Ashley Murray from Regina Huda School.

Social Media was used throughout the 2019 SBTA Conference & Case Competition. Delegates were encouraged to post their own photos and stories using the hashtag [#SBTA2019](https://twitter.com/SBTA2019). Students, teachers, parents and schools viewed & shared the SBTA content. The professional video, produced by Stratlab Marketing, was also shared on social media and with all delegates, sponsors, and judges.

The sponsorship provided by Conexus, FCC, U of R Paul J. Hill School of Business, U of S Edwards School of Business, and Saskatchewan Chamber of Commerce allows the SBTA to continue hosting this unique event. The financial barriers are removed with this sponsorship funding so that students of all financial means can participate and grow their financial literacy.

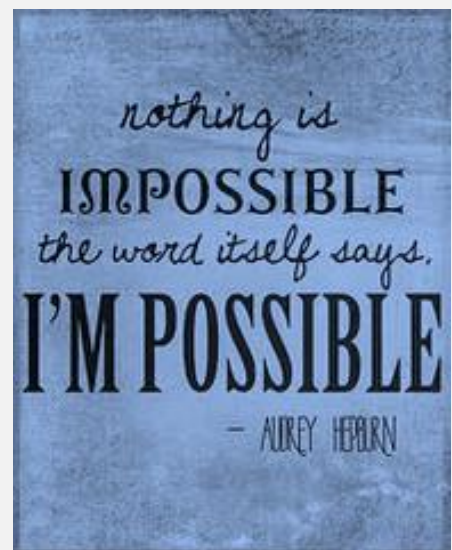
The 2019 SBTA Conference & Case Competition is able to “build community through collaboration”. The business education community in Saskatchewan is growing thanks to this event. The interest in business education is spreading as students return home to talk with their families, teachers, and classmates about their experience. Judges and teachers who have been present at past SBTA events have seen a steady increase in the student skills and abilities thus the quality of the event continues to rise. All of this growth leads to students emerging from high school with solid skills in decision making and financial literacy.

2019 SBTA Conference & Case Competition Delegates

The 2019 SBTA Conference & Case Competition saw its largest registration this year with 16 teams from across Saskatchewan, Manitoba, & Alberta. Registration opened in March 2019 & spaces were filled by mid-April. Schools had a combination of teachers and parents accompany students to learn and compete.

Teams:

Bethlehem High School, Saskatoon, SK
Birtle Collegiate, Birtle, MB
Campbell Collegiate High School, Regina, SK
FW Johnson, Regina, SK
Greenall School, Balgonie SK
Holy Cross High School, Saskatoon, SK
Humbolt Collegiate Institute, Humbolt, SK
Memorial Composite High School, Stoney Plain, AB
Regina Huda School, Regina, SK
Riffel High School, Regina, SK
SunWest Distance Learning Center (DLC), Kenaston, SK
Swan River Regional Secondary School, Swan River, SK
Swift Current Comprehensive High School, Swift Current, SK
Vanier High School, Moose Jaw, SK
Weyburn Comprehensive School, Weyburn, SK
Yorkton Regional High School, Yorkton, SK



Structure of Case Competition

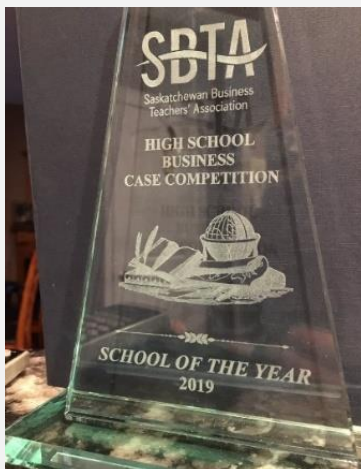
Each school may bring six students to the competition (or three if they cannot create two full teams). Three students will compete in the Entrepreneurship case and three in the Personal Finance case (teams divided up by the participating teacher). Students do not need to have previous experience or education in business to participate, but should be interested in the area.

- Teams will be competing against other schools from across the province and western Canada.
- All students will participate in a “How To” Case Preparation session presented by an experienced Case Competition Competitor and Coach.
- Teams will be provided the competition case along with a set of questions to be answered in their presentation. All teams will have three hours to prepare their case analysis and presentation for the first round of judging.
- Teams are asked to bring a school laptop(s) on which to prepare a PowerPoint presentation (a template will be developed in advance and shared with teams). Presentations will be 15 minutes in length with 3-5 minutes of questions (20 minutes max).
- During the first round of presentations, teams will present their solutions before a panel of local business professional judges. The judge’s scores will determine the 2 finalist teams to present in front of the SBTA Conference.
- Judges will include faculty from both the UofR and UofS, sponsors, members of the Saskatchewan business community as well as JDC West members/coaches.
- The two finalists of both the Entrepreneurship case and the Personal Finance case will be judged by a panel of business professionals, who will select the winning team. After the final round, judges will lead a short debrief of the case, processes and overall competition experience. The winning school whose two teams perform best will be presented with the Business School of the Year Award during the Closing Ceremonies.



Students in Deconstruction (Friday, May 3, 2019)

2019 1st Place Business School of the Year – Swift Current



Yorkton Team



SunWest DLC Team



Regina Huda School Team



Humboldt Team



Stoney Plain, AB Team



Campbell Team



Greenall Team



Greenall Team



Birtle, MB Collegiate Team



Weyburn Team



Waiting for the final presentations



**Community Supporter Award to
Strategy Lab Marketing**



Business School of the Year trophy



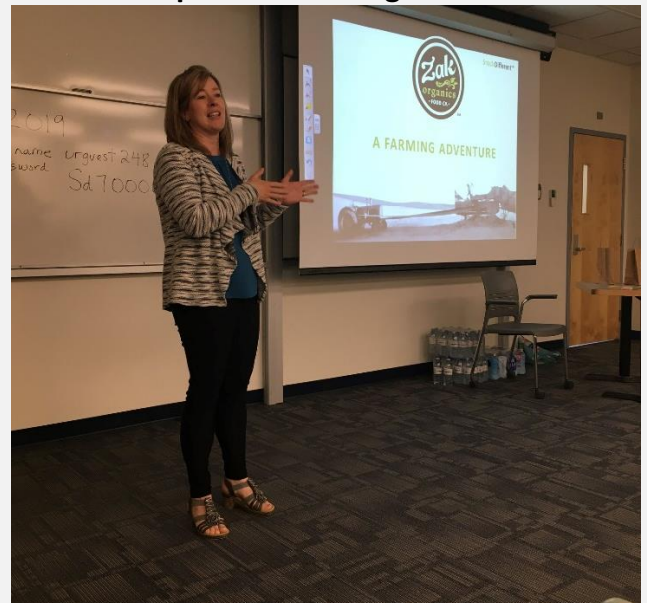
Keynote Speaker Honoree- Murad Al-Katib



**Minister of
Advanced
Education,
Women &
Innovation
Sask,
Honorable
Tina
Beaudry-
Mellor
addresses
the
students**



Local entrepreneur Zak Organics & Food Co.



Full House for the final presentations



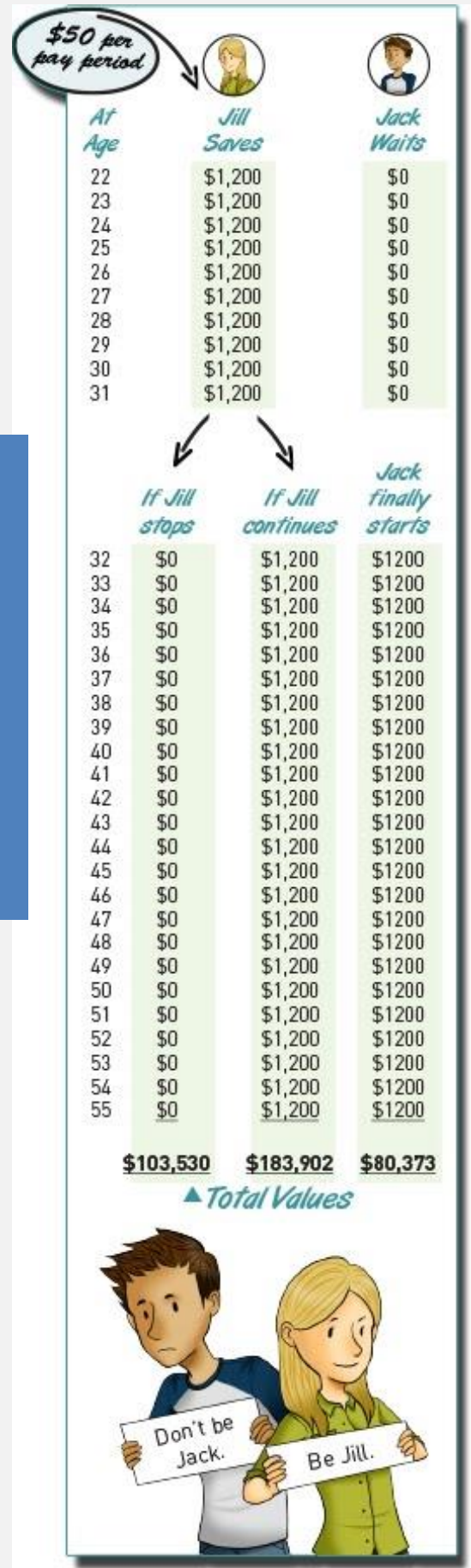
Introduction with Case Competition Chair Jill Labas



COST OF PROCRASTINATION

It's important that students learn to start saving early! Even small amounts can add up over time!

This graphic is fun to share with the students to help them see the difference starting early can make!



SETTING A STANDARD

The JumpStart Coalition for Personal Financial Literacy recommends standards in personal-finance education for children. Among them:

Compare sources of personal income and compensation

KINDERGARTEN

Discuss special household tasks that might be suitable opportunities to earn money.

List occasions when people might receive money gifts.

4TH GRADE

Identify jobs children can do to earn money.

Explain the difference between a wage and a salary.

Give examples of income sources other than a wage or salary.

8TH GRADE

Explain the difference between earned and unearned income and give an example of each.

Give an example of a situation that qualifies for a government transfer payment.

Explore how local government services assist unemployed, elderly, disabled or low-income.

12TH GRADE

Give examples of employee benefits and explain why they are forms of compensation.

Analyze the monetary and non-monetary value of employee benefits.

Calculate the future income needed to maintain a current standard of living.

Analyze costs and benefits of credit

KINDERGARTEN

Explain why something borrowed must be returned.

Explain the difference between buying and borrowing.

4TH GRADE

Identify situations when people might pay for certain items in small amounts over time.

Summarize the advantages and disadvantages of using credit.

Explain why financial institutions lend money.

8TH GRADE

Assess whether a specific purchase justifies the use of credit.

Explain how debit cards differ from credit cards.

Explain how interest rate, compounding frequency and loan length affect credit costs.

12TH GRADE

Compare the cost of borrowing \$1,000 by means of different consumer credit options.

Explain how credit-card grace periods, interest calculations and fees affect borrowing costs.

Differentiate among various types of student loans and other college financing alternatives.

Develop a plan for spending and saving

KINDERGARTEN

Decide uses for personal funds.

Tell about a savings goal, such as a gift or special event.

Show how to deposit/withdraw money from a bank/credit union.

4TH GRADE

Explain how saving money can improve financial well-being.

Create a way to keep track of money spent.

Demonstrate how to allocate weekly income for spending, saving and sharing goals.

8TH GRADE

Assess how spending priorities

reflect goals and values.

Compare the advantages and disadvantages of saving for financial goals.

Illustrate how inflation can affect spending power over time.

12TH GRADE

Use a plan to manage spending and achieve financial goals.

Specify how monetary and non-monetary assets can contribute to net worth.

Investigate changes in personal spending behavior that contribute to wealth building.

Recognize the responsibilities associated with personal financial decisions

KINDERGARTEN

Demonstrate spending by trading money for something else.

Share an experience about deciding not to spend money.

4TH GRADE

Predict the consequences of spending decisions.

Analyze money-handling decisions that youth commonly face.

8TH GRADE

Analyze money-handling decisions young adults face.

Predict how fashion trends, peer pressure and procrastination can affect financial decisions.

12TH GRADE

Discuss how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.

Compare how financial responsibility is different for individuals with and without dependents.

Consider how personal finance decisions might affect others.

Financial Literacy In The Classroom Middle Years Modules



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COUNCIL](https://www.saskatooniec.ca/money-sense/)

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Source: JumpStart Coalition for Personal Financial Literacy's National Standards in K-12 Personal Finance Education

Note: See a complete list of standards and benchmarks at jumpstart.org

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