

A. YOUTH SURVEY: LEARNING ABOUT MONEY - OVERVIEW

Many initiatives are underway focused on teaching kids what people feel they should know about money. But, to our knowledge, no one has ever reached out broadly to ask youth what they want to learn about – what they are interested in – the challenges they face – and how they would like to learn about money.

So we decided to ask them. And we received feedback from over 6,000 young people from across Canada from ages 12 to 17. The summary of what we heard follows – along with some conclusions we are drawing and how we, as an organization, will respond to what we have heard. We will happily share the findings with all others who are interested.

As those involved in education know, it is hard to teach if you don't have an engaged learner. One key element of engaging learners is to focus on topics and matters that are of interest – particularly those that are relevant to their personal day-to-day lives and their futures. And the topic of money – and how to manage it – how to make good money decisions – is something students want to learn.

In the Appendix, you will see a large number of the comments that youth shared with us about learning about money. Usually, in surveys, when such an opportunity is provided, the space is left empty or some quick, usually very minor comments or expressions of thanks are provided. Not so for this survey. In the Appendix, we have provided the lengthy list of responses entered freely by youth to show how much they want to learn about money – and the priority they assign as an important life skill.

CFEE is going to listen to what we have heard and, where appropriate, make changes to our resources and programs to address topics and challenges identified by youth as important to them. We will also continue our efforts to encourage educators and parents to get involved in helping to improve the financial capability of youth throughout Canada. We will continue to work with our partners and associated organizations, also involved in financial education efforts, to respond to the request by youth that this not be an element of learning that is missed along the way.

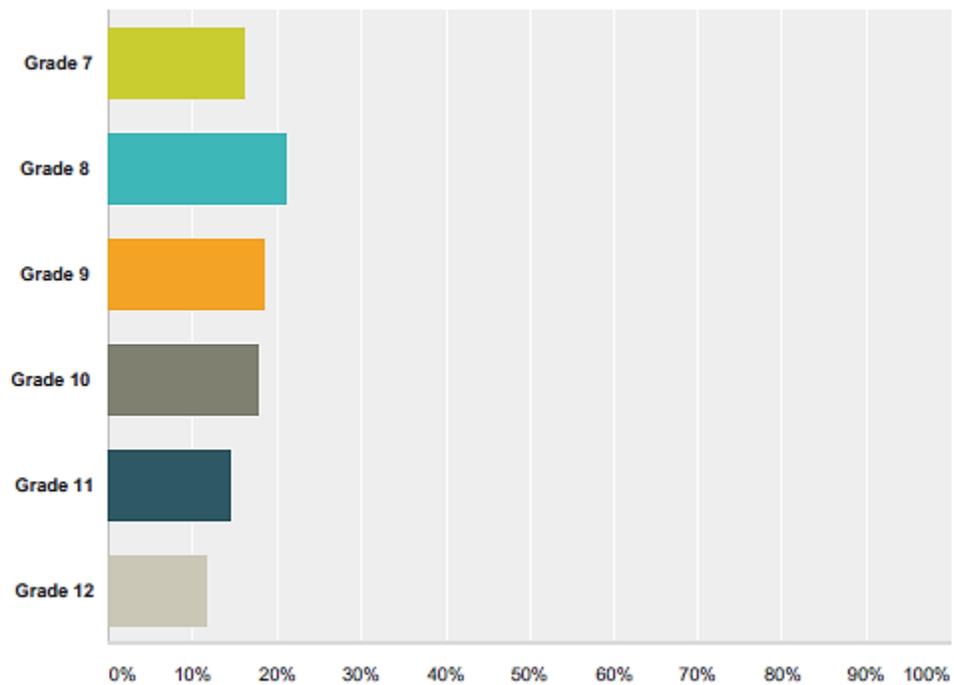
Youth want to learn about money and be prepared for their “real world” lives - and be able to build an informed successful future. CFEE will continue to do all we can to respond to their call – and we encourage others to share that goal.

Gary Rabbior, President, Canadian Foundation for Economic Education

B. SUMMARY OF RESULTS

The Survey received feedback via surveys done in classes at grades 7 through 12 across Canada. We want to extend our thanks to the many teachers that worked with us to administer the survey and attain such a high level of feedback. It has enabled us to draw conclusions in which we have a high degree of confidence.

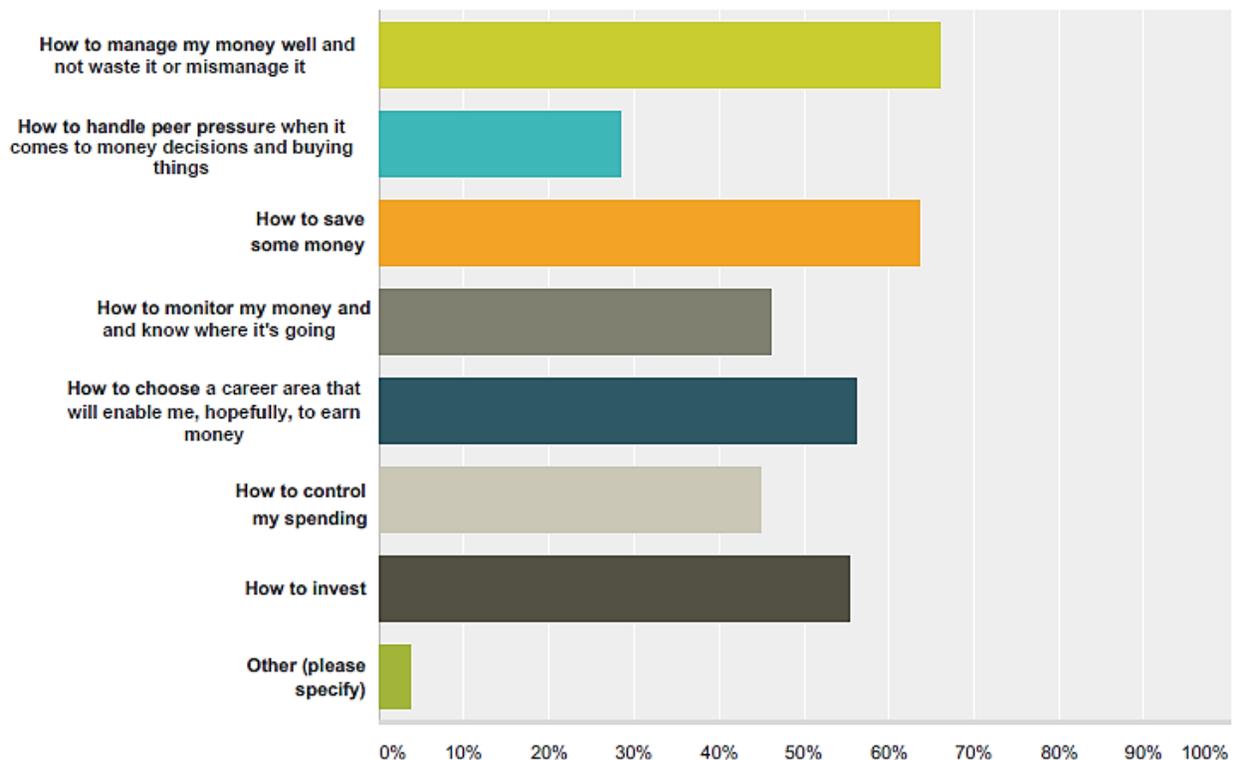
Grade Level of Respondents



Answer Choices	Responses
Grade 7	16.34% 990
Grade 8	21.01% 1,273
Grade 9	18.55% 1,124
Grade 10	17.79% 1,078
Grade 11	14.56% 882
Grade 12	11.75% 712
Total	6,059

Q1. What would you most like to learn about when it comes to handling and managing money?

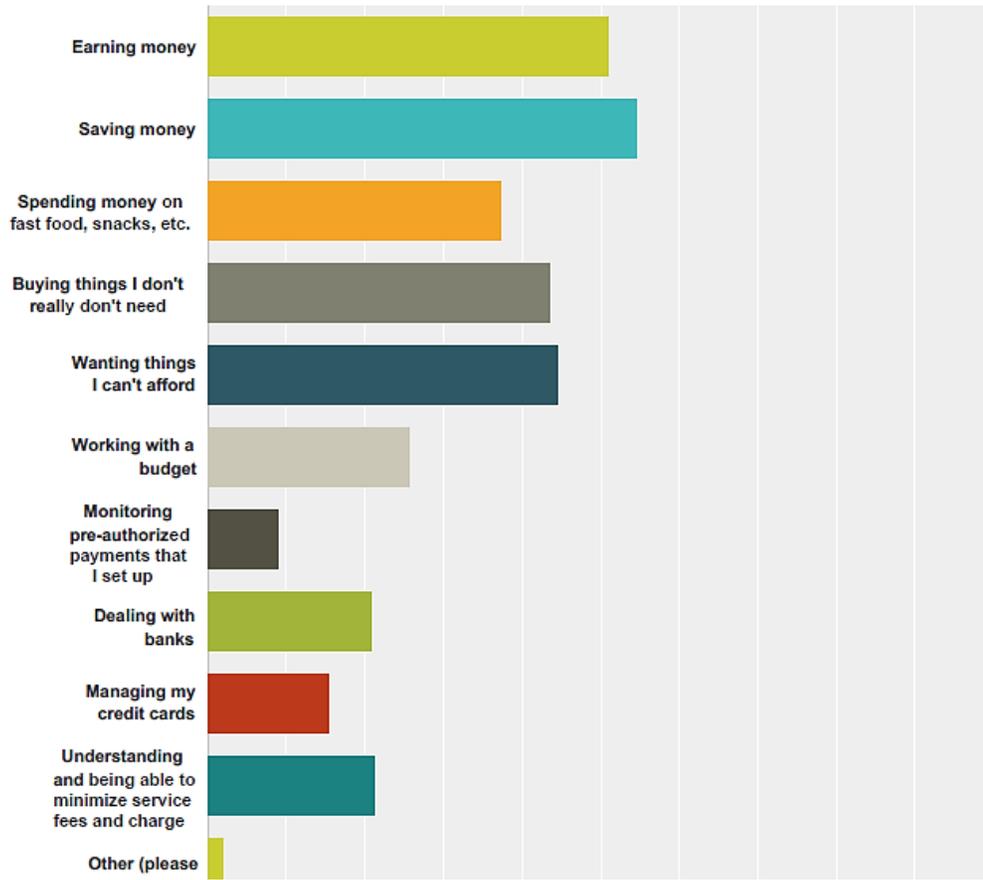
The first question was to get youth thinking about the subject matter and the kinds of things that they would like to learn about money generally. The responses are in line with their answers to the latter question when we sought more specific topics of interest. But, in general, youth want to learn how to manage their money well, not waste it, save some of it, know what to do with their savings (how to invest), and how to make good choices to be able to build a career and their capacity to earn an income. All very reasonable expectations – but, at the same time, they say they are not learning this at home or at school.



Answer Choices	Responses	
How to manage my money well and not waste it or mismanage it	66.10%	4,005
How to handle peer pressure when it comes to money decisions and buying things	28.60%	1,733
How to save some money	63.66%	3,857
How to monitor my money and know where it's going	46.15%	2,796
How to choose a career area that will enable me, hopefully, to earn money	56.25%	3,408
How to control my spending	44.96%	2,724
How to invest	55.59%	3,368
Other (please specify)	3.86%	234
Total Respondents: 6,059		

Q2. What do you find are the most difficult challenges that you face when it comes to money?

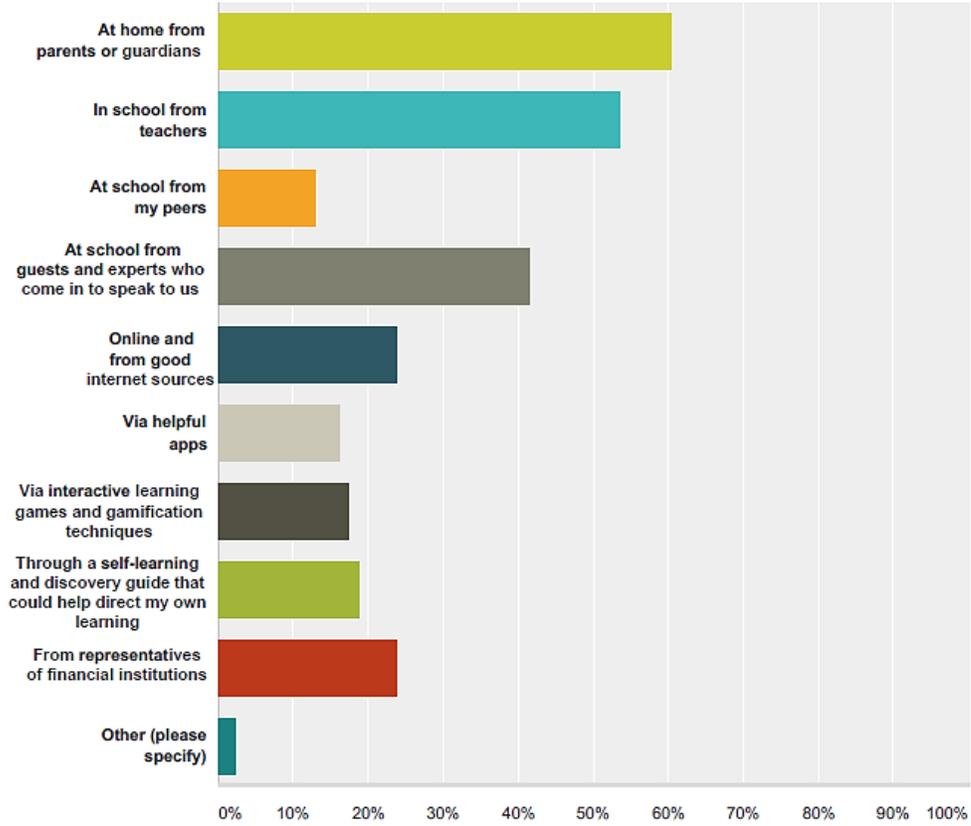
Youth indicate five clear challenges they face – earning money, saving some, and spending their money wisely – that is, not wasting it on snacks etc., buying things they don’t need, and wanting things they can’t afford. Once again, all reasonable expectations of what they might need to know in order to make good money decisions. But, again, they say they are not getting the help they need.



Answer Choices	Responses
Earning money	50.92% 3,085
Saving money	54.73% 3,316
Spending money on fast food, snacks, etc.	37.45% 2,269
Buying things I don't really need	43.74% 2,650
Wanting things I can't afford	44.59% 2,702
Working with a budget	25.63% 1,553
Monitoring pre-authorized payments I set up	8.99% 545
Dealing with banks	20.96% 1,270
Managing my credit cards	15.40% 933
Understanding and being able to minimize service fees and charges	21.39% 1,296
Other (please specify)	2.15% 130
Total Respondents: 6,059	

Q3. How would you most like to learn about money and money matters?

The Survey results were very clear on this question. Youth want to learn about money at home, at school, and from knowledgeable guests brought in to the school to help them learn. These sources were identified much more so than sources such as the Internet, apps, peers, and gaming.



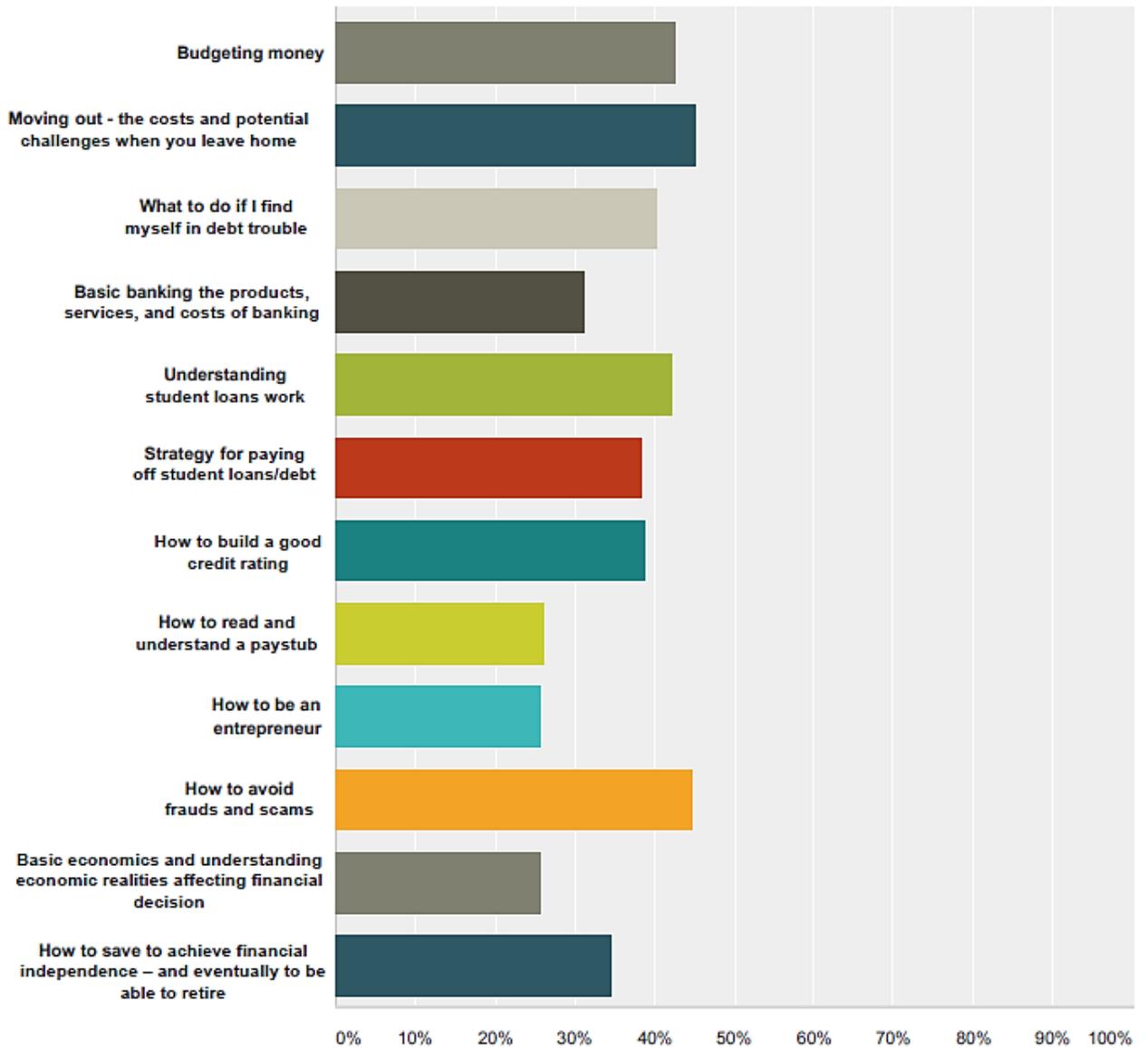
Answer Choices	Responses
At home from parents or guardians	60.54% 3,668
In school from teachers	53.67% 3,252
At school from my peers	12.99% 787
At school from guests and experts who come in to speak to us	41.64% 2,523
Online and from good internet sources	23.70% 1,436
Via helpful apps	16.19% 981
Via interactive learning games and gamification techniques	17.49% 1,060
Through a self-learning and discovery guide that could help direct my own learning	18.75% 1,136
From representatives of financial institutions	23.83% 1,444
Other (please specify)	2.23% 135
Total Respondents: 6,059	

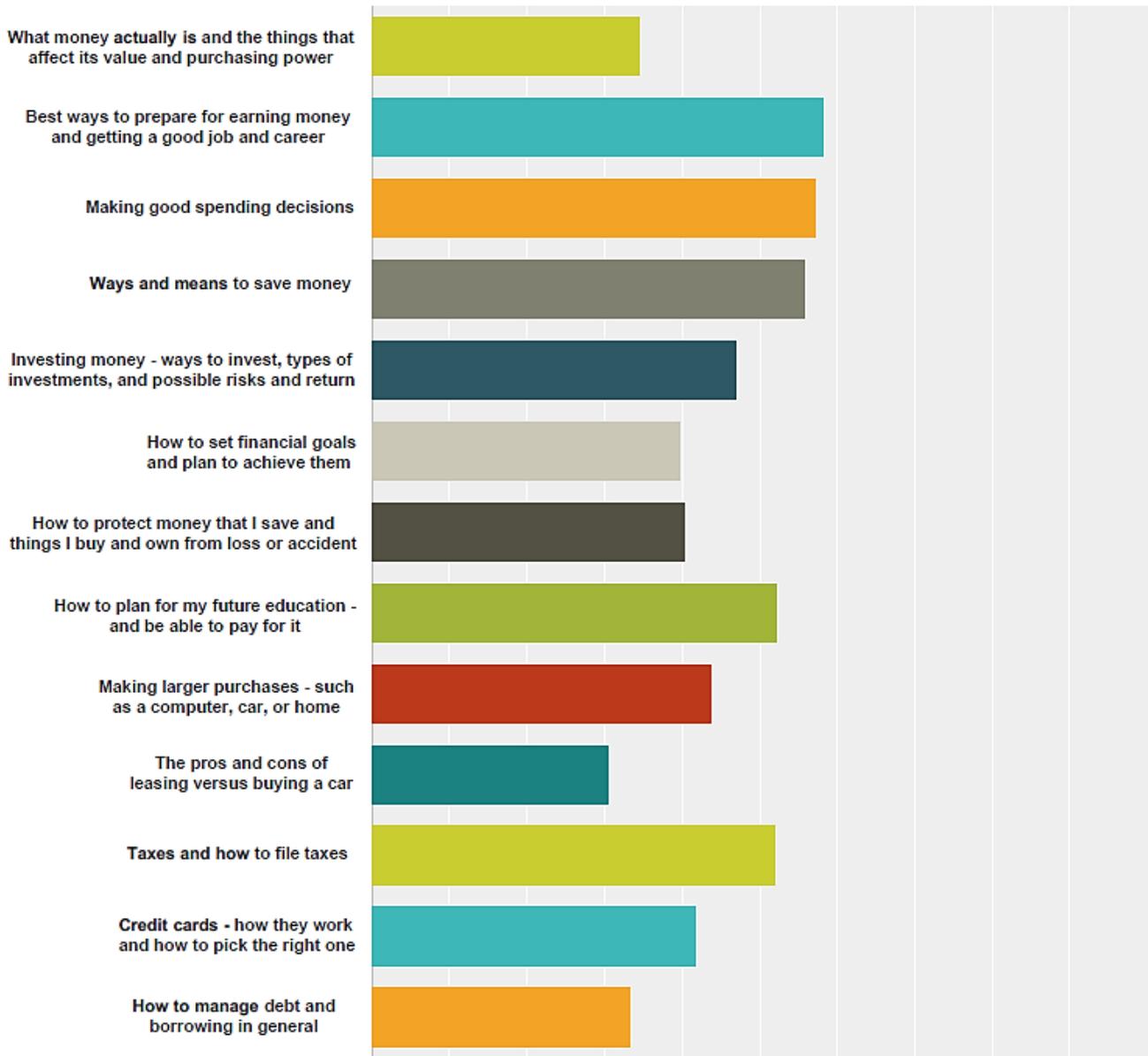
Q4. What topics would you most like to learn about when it comes to money?

The top twelve topics youth are most interested in learning about money are:

1. Best ways to prepare for earning money and getting a good job and career
2. Making good spending decisions
3. Ways and means to save money
4. How to plan for my future education – and be able to pay for it
5. Taxes and how to file taxes
6. Investing money – ways to invest, types of investments, and possible risks and returns
7. Moving out – the costs and potential challenges when you leave home
8. How to avoid frauds and scams
9. Making larger purchases – such as a computer, car, or home
10. Budgeting money
11. Understanding how student loans work
12. Credit cards – how they work and how to pick the right one

This would make a good outline for a program for anyone to learn about money – and how to manage it.





(continued next page)

Answer Choices	Responses	
What money actually is and the things that affect its value and purchasing power	34.40%	2,084
Best ways to prepare for earning money and getting a good job and career	58.29%	3,532
Making good spending decisions	57.15%	3,463
Ways and means to save money	55.75%	3,378
Investing money - ways to invest, types of investments, and possible risks and returns	46.99%	2,847
How to set financial goals and plan to achieve them	39.61%	2,400
How to protect money that I save and things I buy and own from loss or accident	40.34%	2,444
How to plan for my future education - and be able to pay for it	52.15%	3,160
Making larger purchases - such as a computer, car, or home	43.77%	2,652
The pros and cons of leasing versus buying a car	30.55%	1,851
Taxes and how to file taxes	51.89%	3,144
Credit cards - how they work and how to pick the right one	41.72%	2,528
How to manage debt and borrowing in general	33.37%	2,022
Budgeting money	42.58%	2,580
Moving out - the costs and potential challenges when you leave home	45.29%	2,744
What to do if I find myself in debt trouble	40.39%	2,447
Basic banking and the products, services, and costs of banking	31.26%	1,894
Understanding how student loans work	42.09%	2,550
Strategy for paying off student loans/debt	38.34%	2,323
How to build a good credit rating	38.83%	2,353
How to read and understand a paystub	26.14%	1,584
How to be an entrepreneur	25.65%	1,554
How to avoid frauds and scams	44.69%	2,708
Basic economics and understanding economic realities affecting financial decision	25.63%	1,553
How to save to achieve financial independence – and eventually to be able to retire	34.66%	2,100
Total Respondents: 6,059		

C. SELECTED ADDITIONAL COMMENTS PROVIDED BY RESPONDENTS

(Please note that the Appendix contains a large listing of the comments received)

Re What would you most like to learn about money:

- What are all my options when it comes to opening up a bank account or starting a new banking card? How do I decide which one is right for me? What factors do I have to look at to determine which account is best for me? How can I tell when someone is trying to advertise their bank versus someone actually trying to help me open the most beneficial bank account for me? Again, what are all my options, which is best, and why is it best?
- How to choose a job you're going to be happy with but still be able to support yourself and support yourself more than you need to (sic)

Re: Challenges:

- Getting my parents to remember to give me my allowance
- Not knowing when something is too expensive
- Giving to other people
- Understanding how the banking system works
- I buy coffee, and I think I don't spend much on it but I'm surprised when I see how much it has added up to by the end of the month when I check with online banking.

From the Open-ended Opportunity to Provide Other Comments:

- I would like to learn about jobs in Nova Scotia and how much money they make a year and how long the schooling is to get into them.
- I would like to learn how to do taxes and mortgage and stuff that I really need to know for my life. Insurance and stuff. I'd rather learn that than how to calculate a triangle.
- I want to learn more about student loans, good paying jobs, school cost, car prices, and buying apartments. And how to overall be smart with my money
- I think the most important subject is to protect from scams, how will we know if websites are fake? Also to find how you figure out if it's a scam. And taxes, what are they and when do you pay them.
- It would be the most helpful thing we have learned in school to date. Some stuff we will actually use in the real world. I think we definitely need to learn about money. The circumference of a circle? Literally, who cares? I'm not going to build circles, but everyone needs to know how to manage money or we will get poor and die. (sic)
- I think it's important to tell youth about these things so that they aren't thrown into the world blindly. (sic)
- Not really, as I do not believe I will ever have a future, I am not a good authority on the subject.
- Focus more on teaching students about saving money, taxes, debt etc. in middle school and the later grades of elementary.
- Taxes and student loans should be worked into a math course that is mandatory.

- I would definitely want to try and become an entrepreneur, but there are so many steps. Sites that I look up about this stuff don't simplify it for me. People I talk to also don't specify it for me. If I could find someone or something that could specify it for me, that would be an amazing thing for potentially the future of my business. (sic)
- I know there's a Yoga class and a drama class in high school, make a money-manage class (sic)
- It's better to learn early so you're prepared
- They should make a class in the future to help with this
- I would like to learn about stocks, because I see my Mom and Dad watching fast money and shows like that, and I want to know what it means
- I think schools should invite a professional about money and they can talk to the students
- Schools should invite a financial professional to come talk to students and educate them about financial decisions
- Saving money early is very important and not many teens realize that. Put some of your money away every month for the future and life will be much better for you. (sic)
- I would like to know in general what percentage of my earnings should I put in certain areas (ex. savings, spending money, investing)
- Schools should invite a professional banker or someone who knows a lot about money to teach us about money
- Please teach us about taxes. I'm so confused
- I have a lot to learn
- My sister finished school recently and she did not learn how to do taxes or anything.
- I would like to learn how the bank manages money
- The only thing I would like to share is that I think this is an essential part of education in all schools everywhere. When children go to school, you prepare them for the future, and now the future is all about managing money WISELY. When schools don't do this, they don't prepare them for the real world, which does not enable them to succeed. We will need to know how to budget, but will never use Pythagorus Theory in any adult circumstance. (sic)
- Need more like this in school
- I know almost nothing about managing money- i wish i had learned more aboiut it earlier. (sic)
- How about we change the way we learn in general, the system is over 100 years old
- I just hope that I have enough money to support myself, my future, and family :) (sic)
- I would also like to learn about bargaining, and how to get what I want at the lowest price.
- Taxes and how to file taxes is something that should be taught in our school system, along with other money handling responsibilities. Because if not, how else are we gonna learn it? (sic)
- I think a lot of youth including myself have troubles with saving and spending money wisely, thus causing future debt and financial trouble. I think learning in school on how to do these things better will help.
- Just for teenagers to realize that when you live on your own what bills you will be faced with.
- For schools to add a class for teaching youth how to manage money, how to apply for a job, and build a resume.
- Another would be how to live on your own. To be taught how to manage real life day to day problems or discuss what happens after school, with or without graduating.
- I'm leaving for university and I have no idea what to do with money

- I have been through the whole school system and there is not even close to enough info. given to students about investment and banking in general. (sic)
- I literally know nothing about banking and taxes. SOS
- I want to learn how to be independent with money and not have to depend on family and friends.
- Helping the poor
- Don't buy a \$4,000 car when you get out of high school.
- I want to learn how interest works
- What is the difference taxes on money from my job and taxes on what I buy in the stores
- We don't ever learn actual life skills in school on stuff like taxes and investing and that stuff is really important so I feel if that stuff was pushed on us more rather than stuff we'll never use again it would be a lot more useful
- I want to learn life skills because we learn NOTHING besides Math & Science and things, I want to learn how to be an adult and pay taxes etc.
- I would like to learn more about what we actually need to understand in the real world. I find we are thrown into the world after high school with little to no knowledge.
- I feel strongly that leaning how to effectively budget and save money while maintaining some disposable income is incredibly important, and that learning how to budget is important but not always focused on in the home, and so youth with parents who oppose budgeting never learn how to manage money.
- Start teaching us early. - I'm terrified about money for university - I have no idea what I am doin (sic)
- We really need to know this stuff! Please teach in math 10, 11, and 12! Make it mandatory
- I'm really stingy. I don't know if that's a good thing or not.
- I want to know how much money is it to pay for electricity and running clean water in a house
- Teach more about what we will need to know for our future and less about subjects nobody uses after high school. I want to know how to tell if something is a good investment.
- I think that it would help if kids were taught the value of money from when we were young. Many young kids don't know how hard its to earn money and why you shouldn't waste it. (sic)
- I waste the money i get. whether its for a new basketball,video games or food i always end up wasting money. i would like to learn how to keep a steady balance and ignoring those temptations. (sic)
- When you get money don't spend it right away. I learnt that the hard way because whenever I would get money I'd spend it, then when I wanted to go shopping I had no money. SAVE YOUR MONEY
- To do research on the item they're buying to make sure that is made by a trusted company and to make sure that the item works on a respected device or program.
- Just want to save money and help my parents to earn money. but there are many expensive things that i need to buy because they're essential things. what am I doing? (sic)
- The bankers should always be friendly and help out all kids. I had one banker who was grumpy and didn't really care about me. if anything, she didn't even want me there. (sic)
- I don't know the difference between credit and debit cards

D. OBSERVATIONS AND CONCLUSIONS

The purpose of this survey was to get some insight into whether learning about money was of interest to students and, if so, what was of most interest and how would they prefer to learn about it. It was not a complex survey and we hoped for some clear results that would enable us to review our programs and resources to see if they were in line with student interests and needs and to factor the findings in to our future activities and initiatives. The results were very clear.

Through our work, CFEE has learned that an engaged learner is the key to success in education. That is why we want to ensure that, as much as we have things that we hope youth will learn about money and how to manage it, we want to make sure we are attending to their interests too.

We were very pleased to see that most of their top areas of interest are being addressed in two of our flagship programs and resources – the *Talk With Our Kids About Money* program and our *Money and Youth* book and its associated program. However, there are some areas that we will need to attend to more than we have. Specifically, this includes youth interest in investing and taxes – two areas that we have not addressed extensively. We will look to change that.

Both of our flagship programs focus on engaging teachers (school) and parents/guardians (home) as well as assisting schools with accessing the help of community experts from the financial industry to come in to schools and work with teachers to provide financial expertise. These are the three key sources to which youth are looking for help in improving their financial capability. We were somewhat surprised that the Internet, apps, and gaming were well behind the sources noted above – yet, at the same time, somewhat relieved since, without appropriate guidance and support, such sources can be unpredictable in terms of their credibility and intent. Youth are obviously looking to trusted sources for their financial education – and they trust their parents/guardians and teachers.

Based upon the responses from youth regarding what they would most like to learn about money, (listed below) their preferences and priorities include many of those that would be included by leaders in the financial literacy and capability field. There are, however, some notable exceptions.

Top Twelve Topics Identified By Youth As Important to Learn

1. Best ways to prepare for earning money and getting a good job and career
2. Making good spending decisions
3. Ways and means to save money
4. How to plan for my future education – and be able to pay for it
5. Taxes and how to file taxes
6. Investing money – ways to invest, types of investments, and possible risks and returns
7. Moving out – the costs and potential challenges when you leave home
8. How to avoid frauds and scams
9. Making larger purchases – such as a computer, car, or home
10. Budgeting money
11. Understanding how student loans work
12. Credit cards – how they work and how to pick the right one

Youth would like more attention paid to helping them “earn money” than is often assigned by financial education programs. Most resources and programs start with the assumption of money – and then how to handle it, make money decisions, etc. Youth want more help with positioning themselves effectively to earn money in their futures.

They also want to learn about taxes – this is coming through loud and clear – from this survey and other feedback we receive from youth. This is somewhat surprising to us, and we are not sure what is triggering the high interest – but it is there. And we need to do a better job helping youth understand taxes – and being able to prepare and file their taxes.

Youth also want to learn about investing. Many programs assume that students do not have sufficient funds to invest and therefore would lack interest in that topic. But that is not the case. Students are interested and those of us involved in financial education can tap that interest to teach many of the other topics important to a full financial education.

Youth also want help with planning and preparing for their future education and moving out on their own. While these topics are addressed by some, they are not as common in resources and programs as many of the other topics – and are likely worthy of more attention, inclusion, and coverage.

Lastly, while attention is often given to frauds and scams for adults and those at more senior years, youth obviously see themselves as vulnerable to, and are encountering more, frauds and scams and would like more help in being able to identify them and avoiding them.

In conclusion, we have learned from the survey results and what youth have had to say. We hope the survey results are also of use to others. And we hope the survey effort prompts others to think about and consider the opinions, ideas, preferences, and educational needs and wants of students. Linking our desires for teaching to youth desires for learning can only enhance our chances of success – and helping to ensure that our youth are prepared to undertake their future financial decisions and actions with confidence and competence – and be able to build a successful financial future.

APPENDIX:

ADDITIONAL COMMENTS FROM RESPONDENTS?

Responses	
How to make money at a young age.	
Make sure that you invest wisely and don't waste your money but buy some things you want.	
Not really, as I do not believe I will ever have a future, I am not a good authority on the subject.	
Yes, I want to learn about taxes and how you get money in college	
You should be able to learn how to pay taxes in a class!	
Be wise and don't be a fool with your money. Think before you buy and apply.	
Bank loans. How they work.	
I would like to learn about jobs in Nova Scotia and how much money they make a year and how long the schooling is to get into them.	
The way I don't use my money. I say I don't need to use it but if I have to I just get money from my parents. I would like to learn how to do taxes and mortgage and stuff that I really need to know for my life. Insurance and stuff.	
I'd rather learn that than how to calculate a triangle.	
I want to learn more about student loans, good paying jobs, school cost, car prices, and buying apartments. And how to overall be smart with my money.	
I think the most important subject is to protect from scams, how will we know if websites are fake? Also to find how you figure out if it's a scam. And taxes, what are they and when do you pay them.	
There should be more jobs for children our age.	
It would be the most helpful thing we have learned in school to date: Some stuff we will actually use in the real world: I think we definitely need to learn about money. The circumference of a circle? Literally who cares. I'm not going to build circles, but everyone needs to know how to manage money or we will get poor and die.	
How to be able to get a job and get money for food, home, car, electricity, etc.	
Some good and efficient ways to make money when you're a youth.	
Manage your money properly.	
Ways I can earn money. How to save and earn money while I'm working on my education.	
To have a savings account when you're younger so that you have a good life when you get older.	
Mainly I want to learn about investing in stocks successfully. I also plan to make a lot of money so I don't need to worry.	
Communism, capitalism etc. wrong. Society needs to change.	
Think about things you will actually use for a long time or something you actually need so you can get the most for your money.	
I think it's important to tell youth about these things so that they aren't thrown into the world blindly. How to save it smartly and efficiently	

	teaching what taxes exactly are and how to prepare and organize them, as well as paying the different kinds	
	i would like to learn how to set up my finance to be able to start a business	
	Focus more on teaching students about saving money, taxes, debt etc. in middle school and the later grades of elementary.	
	Taxes and student loans should be worked into a math course that is mandatory. To always be smart about your decisions.	
	Some jobs that are high paying, fun jobs	
	Don't spend money on things you don't need.	
	What I do for money in retirement.	
	Just spend on needs before your wants.	
	Well all I can say is that be assertive as much as possible. Don't just buy things that you don't need unless you have more than enough money.	
	there should be classes about university payment and taxes. Speakers could come in and teach students about money and jobs and what happens when you get out of school.	
	Learn to save at a young age. just stay on task, stay positive and be prepared in every step of the way failure or successful.	
	Not that I know of, no. As most of my knowledge of money, and economic intelligence, has been answered fully within each answer.	
	I would definitely want to try and become an entrepreneur, but there are so many steps. Sites that I look up about this stuff don't simplify it for my. People I talk to also don't specify it for me. If I could find someone or something that could specify it for me, that would be an amazing thing for potentially the future of my business. I know there's a Yoga class and a drama class in highschool, make a money-manage class!	
	Don't spend money where you don't need to It's better to learn early so you're prepared	
	They should make a class in the future to help with this	
	Learn how to save money for big purchases (house, car, etc)	
	Credit and Fraud	
	I would like to learn about stocks, because I see my Mom and Dad watching fast money and shows like that, and I want to know what it means	
	No I believe the money decisions above say it all	
	How to be able to get a good job and pays well	

	Start to save money at a young age. To get a bank account and put \$200 in a week. What type of things we should invest	
	They should prepare and someone can do into classes and teach about how to save money.	
	I think schools should invite a professional about money and they can talk to the students	
	How to make money	
	The schools should teach us how to pay bills, for house's, cars and electricity	
	Schools should invite a financial professional to come talk to students and educate them about financial decisions	
	How to make money when you're young to pay for a car and student loans	
	I need help to get a good job and to invest money.	
	Start to save money at a a young age and make good decisions with my money	
	What do you do if you go broke. What do you do if you're homeless.	
	saving money early is very important and not many teens realize that. Put some of your money away every month for the future and life will be much better for you.	
	For the future I'd like to know how to save and loan because i plan to buy a car and for my education	
	Learn about mortgages	
	I would like to know in general what percentage of my earnings should I put in certain areas (ex. savings, spending money, investing)	
	need more of this information in high school	
	how to buy a house and what the costs are	
	The Junior Achievement program help with lots of money based programs.	
	I want to know how to get the price I want for a new car at the dealership.	
	Have a class in university about taxes and credit cards. Learn about banks while in school Learn about charges so you can make better decisions teachers talk about student loans Economics and economy is taught	
	How to make money when you are a kid	
	I think teachers in high school and Jr High should talk a lot more about this so people are ready to move on with life, and know most of this stuff.	
	Keep a piggy bank and save any spare change you find or have.	
	Schools should invite a professional banker or someone who knows a lot about money to teach us about money	
	Just showing what bills are not needed to live	
	Please teach us about taxes. I'm so confused	
	I would love to learn the best way to make money wisley	
	I do not know much about money.	
	I would really like to learn how to save my money better.	
	How to divide a pay from a job from your regular checking account to a savings account, so that you have enough to make due until next pay but also be able to save money.	
	We need people to come talk to students about how to properly keep track of money	

	I have a lot to learn	
	My sister finished school recently and she did not learn how to do taxes or anything.	
	To manage money will they could bank it or get there parents to hold on to it.	
	How to pay off student loans.	
	Let jobs start at 15 if wanted so you can save in a bank account if you start earlier in life you won't be as financially challenged!	
	No, but this survey is helpful.	
	All I ask really is that which jobs earn most money in my choice of career which is Design.	
	Be smart with money you never know what could happen.	
	How to make a lot of money throughout your life	
	What are taxes, how do they work	
	How to make lots of money	
	Student loans is very important, how to pay it off	
	No, but a lot of questions had my answers.	
	I don't really know what "stocks" or how to do credit card stuff which is probably really important so I was really clueless with this quiz. I think schools should teach more about money early on.	
	I would like to learn how the Bank manages money.	
	I would like to learn about controlling how you spend your money.	
	don't get taught this but we should in school	
	The only thing I would like to share is that I think this is an essential part of education in all schools everywhere. When children go to school, you prepare them for the future, and now the future is all about managing money WISELY.	
	When schools don't do this, they don't prepare them for the real world, which does not enable them to succeed. We will need to know how to budget, but will never use Pythagorus Theory in any adult circumstance.	
	all topics are important to us	
	need more like this in school	
	Learn and know about the stock market	
	Before buying for something, ask yourself, "Do you need it or want it?" or "Will I use this for a long period of time?"	
	Many people buy things that they want and eventually they will throw it out.	
	you can save money for like anything but you can save some for like food and stuff.	
	i know almost nothing about managing money- i wish i had learned more about it earlier.	
	i want to learn more about money at school	

Just every thing basic applying for mortgages and taxes along with car payments debt and savings accounts	
Be smart about what you invest	
How to use my money wisely	
What is considered a good job?	
Investing	
It's not easy but it's something that you will use throughout your life so it's important to learn as much about it as possible. So ask your teachers, parents and adults how to deal with money and all kind of budgeting, debt and other things like that. Good luck	
I would like to learn more about how to manage my money.	
How do I do it well	
How can I earn money at this age? (From my hobby, education).	
My mother teaches me this already	
How to not waste your money	
How to get a job I love, without worrying about not making enough income.	
How about we change the way we learn in general, the system is over 100 years old	
How to detect forged money.	
What a great wage is for this economy and how to spend wisely on everything.	
I would like to learn more about paying taxes and how to deal with potential debt	
I'd basically just want to learn how to save it, because for me, whenever I get money, I spend it right away.	
I just hope that i have enough money to support myself, my future, and family:)	
I want enough money to support my future family.	
How to get a job that you enjoy and be able to make a living at the same time.	
How to avoid debt as a young citizen and not buying everything in sight	
I feel like this doesn't apply until grade ten when we have to take a course on money management.	
How to pay off student fees.	
should have more classes in financial info	
need more stuff in school classes around this area	
Work hard in school and then live the life that you want to live.	
no, there is nothing i would like to share	
I would really like to learn about taxes and banks	
i would like to know how to save money so i can buy things i need not want	
I have a lot of trouble not saving my money	

	Taxes, Stocks, Mutual funds, Bonds, etc. These should be taught in school. Some sort of mandatory class.	
	No I feel it is offered well at school and teaches you a little in calm 20 class in high school and if interested can take more specific class.	
	I would also like to learn about bargaining, and how to get what I want at the lowest price.	
	How to manage buying a home, and things to be careful about.	
	I am not good with money.	
	Stop buying things everyday.	
	Taxes and how to file taxes is something that should be taught in our school system, along with other money handling responsibilities. Because if not, how else are we gonna learn it?	
	Make a class that everyone must take before they graduate. All high school students must complete. 2 years in retail and/or fast food before they graduate.	
	I think a lot of youth including myself have troubles with saving and spending money wisely, thus causing future debt and financial trouble. I think learning in school on how to do these things better will help.	
	Teach the youth try to have their own businesses.	
	Schools don't teach anything in regards to this, so being prepared would be great.	
	Young Adults should learn how to save, budget, manage and invest their money so that they will always have something to live on and not to loan if they can't pay it back in advance and end up in debt.	
	How do taxes work? How to gain money fast?	
	There isn't anything else I need to share because this list has showed me what I really need to know more about.	
	Just for teenagers to realize that when you live on your own what bills you will be faced with.	
	I think that we should have more opportunities for youth to participate and make money	
	how to manage and save money in the easiest way	
	Start to save money when you are young.	
	For schools to add a class for teaching youth how to manage money, how to apply for a job, and build a resume.	
	Another would be how to live on your own. To be taught how to manage real life day to day problems or discuss what happens after school, with or without graduating.	
	I'm leaving for university and I have no idea what to do with money	
	I have been through the whole school system and there is not even close to enough info. given to students about investment and banking in general.	
	How do we avoid student loans if school costs so much?	
	Why do you fine us for school loans? We haven't even started school and you are making us pay.	

think before you act choose wisely talk about it with someone	
Nothing my mom does it for a living	
at this point in my life money is not an issue for me	
How to make your money grow, for example, you can put money into small companies that you know will grow.	
Do a type of simulation, for example, something that gets the students to practice/pretend this is them. Example they play as are avatar in a game with same rules as real life and there are certain goals for them to achieve. It should be a game/simulation that is not too time consuming.	
Make sure to spend money well and save whats left over so you can pay further future payments.	
Any type of stock if there are different ones?	
Don't spend your money to the things that you do not really need. Try to save for the future.	
No, I believe that the survey covered everything I would like to learn.	
I literally know nothing about banking and taxes. SOS	
I would like to save the money and don't buy what I don't need.	
I want to learn how to use money apropretly. Thanks	
I want to learn how to be independent with money and not have to depend on family and friends.	
helping the poor	
Don't waste many and be smart with your money	
I think all points were covered, I feel all these topics are essential and should be implemented in schools across Canada. (All schools!)	
Save your money and don't waste your money	
Don't waste many and be smart with your money	
Glad this is happening. Hopefully, I can take part.	
Teach finances in school!!!	
How to keep money safe in case of a financial situation	
money doesnot grow on trees	
Better integration into the education system of "practical knowledge".	
It would be good for everyone to learn money skills and taxes for adult life.	
how to get a job at a young age and save the money you make	
I would want to learn about business and how to invest so that you make money and how not to loose it.	
When I am older I am going to work with money like my uncle.	
I would love for learning about financial literacy to be entertaining and done through educational, but still fun games. I	
want to know about money	

How to make money from a young age and how to save it.	
Help me to not spend all my money on shoes.	
Real life experiences I think would teach people best.	
we need to teach this in school	
how to own a credit card that has money to buy anything is long as they think about it	
how to earn more money as a kid	
How to earn money quickly	
I would like to know how to make money as a kid in a small community.	
I always spend to much money!! I waste it on things I think I want. then I don't use the things I bought! I just don't	
know how to save/make money! I also suck at managing my money	
How to add taxes to your purchase	
how to put your money in the bank safely.	
be smart with your money	
I feel we need to talk about how collage and money will work , threw student loans and needing money to spend for	
living on your own. I think its important and i would like to be ready when the time comes to move out . also I feel	
taxes are really important and i have no idea how they work .	
I want to get a job at Jubilee Junction, how do I approach them to ask about it?	
do not spend money on toys	
Youth should be taught about banking - simple and complicated banking .	
Make jobs at school to allow students to get money	
How does your credit score affect your house purchase?	
There needs to be a unit/module about money so students understand the concept of currency.	
I'd like to learn how interest works.	
Don't buy a \$4,000 car when you get out of high school.	
I'd like to learn how interest in banks work.	
I want to learn how interest works.	
How to save money easily and how to earn money faster so I can buy the stuff I want.	
I would also like to learn how to manage stocks and make profit rather than loss	
have more information in school classes	
how to earn it	
Don't want things that ur mom want buy for you.	
How to not spend your money when u get it	
Yes, I would to have and share money because it is so important to me, and for today and the future, I'll have money	
so I can buy and have anything i want.	

Schooling is too expensive.	
Make financial management a mandatory class.	
How as a student, with no job or job experience, how is a good way to get money	
What is the difference taxes on money from my job and taxes on what I buy in the stores?	
I don't know much about money, and that's scary to think i am an adult wanting to someday move out.	
No, this covered everything.	
how to file taxes and where I could file them.	
Teaching these things in high school when kids become of age to earn money. Real life experiences being taught at a younger age can be more beneficial.	
I think there should be some site or sheet that lists job opportunities for students. Part-time jobs are hard to find so if there was a place to see all the opportunities to make money around you.	
How can one predict the stock market rises or falls?	
how to save money to get into university	
We don't ever learn actual life skills in school on stuff like taxes and investing and that stuff is really important so I feel if that stuff was pushed on us more rather than stuff we'll never use again it would be a lot more useful.	
Saving money for university. Summer jobs.	
I want to learn life skills because we learn NOTHING besides Math & Science and things, I want to learn how to be an adult and pay taxes etc.	
This is part of investing although specifically the stock market, GICs, and RESP.	
I would like to learn more about what we actually need to understand in the real world. I find we are thrown into the world after high school with little to no knowledge.	
I feel strongly that leaning how to effectively budget and save money while maintaining some disposable income is incredibly important, and that learning how to budget is important but not always focused on in the home, and so youth with parents who oppose budgeting never learn how to manage money.	
Money is good.	
- Start teaching us early. - I'm terrified about money for university - I have no idea what I am doing	
As a teenager and student myself, I feel that other teenagers and students should learn everything there is to know about money. Eventually everyone is going to spend it one way or another so why not learn how to spend and save your earnings properly?	
We really need to know this stuff! Please teach in math 10, 11, and 12! Make it mandatory!	
Government taxes and deductions from paychecks (where does that go and for what? Will I get that money back?) Mortgages, taxes, insurance, etc.	
I am young adult would like to learn how to use money in proper ways in real world - ie buying house and car with big budget.	
Parents need to tell their own kids how to manage their money. It is not something that teachers can teach kids. (Home Education)	
Make sure you learn the right way of spending and saving money and that money and loans and such are more complicated than they are thought of.	
Teach me to be responsible with money.	
Parents need to discipline their kids and to push the fact that they need to save more money.	
Don't spend on things that are unnecessary.	

Perhaps every year a guest speaker could come in to teach us about this stuff a class at a time. Last time this happened was in grade 8 and many people did not have a part-time job. Circumstances change and it would be great	
for things to be reviewed yearly.	
Just comprehension of the terminology surrounding finances would go a long way with us students.	
I think schools should teach students how to manage money and invest etc. kids should know.	
I think you should teach them about credit/debit cards.	
I want to learn about owning a house and the steps to get there.	
Start saving in Grade 10 if you want to have spending money.	
How to save money, but spend at the same time?	
- How to make weekly/bi-weekly spending lists. - Needs & Wants.	
What to do when you get in the real world.	
How to make a lot of money	
Money can be your worst enemy if your not careful with it. Make sure students realize how hard it is to pay back student loans.	
How to make good money.	
I think we should learn about morgage for a house	
I'm really stingy. I don't know if that's a good thing or not.	
I want to be able to how to get a job at this age to earn money.	
How to get scholar ships	
Want to own a car - how to get money to run a car.	
Just mostly how to save up or earn money and how to spend it wisley.	
I would like to know a life strategy to saving money to move out of my parent's home.	
any other difficult challenges.	
I want to know how much money is it to pay for electricity and running clean water in a house	
Always save your money. That would be my suggestion. And look for investment opportunities.	
Managing money at the start of high school is important, at this age everyone starts to get jobs. With this banking comes, credit/debit, cheques etc. This is a huge part of life and it should be put into our education asap.	
More about investing and starting a business	
Teach how to save	
I want to know how I - when I get a job - can save money in a separate area than my spending money. Taxes and anything I will have to do independently once I am 18. How to get a career where there is a good income and how to build it and save it.	
Teach more about what we will need to know for our future and less about subjects nobody uses after high school. I want to know how to tell if something is a good investment.	
I really would like to know a lot about investing and managing your own company.	
how to deal with debit cards	

	Just to save your money. Spend it well	
	how to get stuff that you want without having to spend a lot of money, how to bargain money and get good deals while buying something.	
	Opening a business and the financial side of it.	
	How do credit cards work and operate.	
	Why the government pays financial people more and not the police and army more for risking there lives everyday for the safety of the people.	
	With the current way the future is going the thing I believe is most important is how to deal with banks and to the various things you can do with them such as open investments and save for retirement. Budgeting should be taught by a guest speaker to give relevant examples and large purchase are something most people do not know how to do.	
	I find that if one of your parents or friends has a home job/company you could find work there and earn a little money like by sorting files after school or something. but other than that I do not have any real advice.	
	If you are about to buy something try to remember recent purchaserso you can see if you really need to buy that item.	
	More about saving	
	Should learn about money younger.	
	Start learning from an early age.	
	How to make money at a young age, and how to find a job for kids.	
	You could teach them how to maintain good credit. And how important good credit is. Teach them how credit works and how to get good credit.	
	strategy for paying off student loans	
	The stock market via trading	
	I would like to understand how taxes work.	
	Right now, there is not much being taught about money. I would like to learn more about money.	
	Start saving money as early as possible; every time you get money you should at least put 12% of the money away somewhere safe. and the rest you can decide.	
	I think that it would help if kids were taught the value of money from when we were young. Many young kids don't know how hard its to earn money and why you shouldn't waste it.	
	I would like to say we can go to the bank and do this not being teached by tecahers because that is what bank people are for they should do there own job !	

	The stock market via trading	
	Don't make it a habit to keep buying new and trendy things like expensive iphones, and brands, they can be and are a waste of money.	
	I think students should be taught to develop good spending habits young and build up to being a financially independent and avoiding scams.	
	I would like to get a good job and try not to get in debt. Best jobs to earn money. Also how to save it for things I need.	
	What happens in the future if you have a job but aren't able to pay for everything in your house by using apps and or websites	
	If I should spend money or save money	
	How would I get a mortgage/ pay off a mortgage	
	i would like for our school CNBA to have a form of student payment or student employment were we can work during or after school hours to make money	
	If you know how to manage money such as credit cards and taxes or even for just a Job you may want. It will help you in the future and in life it is good to learn it while your still young at school or parent or gardian to learn about managing money and future ideas to.	
	Making sure i save as much money as i need for collage and university	
	ways on how to save money for the future and how to be able to afford a house and or another object we will need in the future to survive.	
	How to buy and purchase a house	
	Pay attention to those who are trying to guide you and fill you with knowledge on this subject. :) do not spend money until you don't no the value	
	Spending my money on only thing i need and not the things that everyone has and that i want	
	Have a course about spending and saving money in school	
	I'd really like to learn about student loans, because it is a big part of paying for post-secondary education	
	I would like to know how quickly my saving pay off	
	One thing that would possibly help is if kids were given fake money and the teacher gives them a situation where for example someone scams you for money or you are making a large purchase.	
	i think that schools across canada should have a class that teaches us about how to manage our money	
	I would like more information on making and managing money in general and what to do if you want to save for something.	
	Thank you for your time and I hope that I can learn some important life skills for you guys in the near future.	
	I waste the money i get. whether its for a new basketball,video games or food i always end up wasting money. i would like to learn how to keep a steady balance and ignoring those temptations.	
	which banks are safe to use	
	i want learn how to never loose money and how to be a good saver	
	how to get a bank card	

When you get money don't spend it right away. I learnt that the hard way because whenever I would get money I'd spend it, then when I wanted to go shopping I had no money. SAVE YOUR MONEY	
To do research on the item they're buying to make sure that is made by a trusted company and to make sure that the item works on a respected device or program.	
How to have on-off money to buy what i need and what i want and to save for the future.	
To help encourage others to deal and base money carefully.	
I would like to learn how to spend some money and not feel guilty about it.	
To make sure you are going a path that can take you success and not going down a path where I have to work at a fast food restaurant or a grocery store	
I would like to know how to save my money for future purchase's.	
Even as a kid try to purchase big items that you want like a phone just to get kids ready for adulthood	
Schools should teach kids how to do taxes and manage money to prepare them for the real world	
Maybe add a mandatory course in high school. Already we have economics class but it's not mandatory.	
I would suggest spending more time to help students prepare for their future, money wise. Whether that involves school, saving, or daily costs, it's all important and necessary for students to do well in the "real world."	
Add in a money managing course in high school (mandatory)	
I dream of moving out early. I am a good kid and grown up for my age and all, but I sometimes make irresponsible errors. my parents are reluctant to making me move out early and I know that moving out will cost a lot of money. How can I get enough money to move out completely on my own before I finish CEGEP or university. I know a part-time job won't completely do. How can i convince them?	
How to earn money from my art?	
I would also like to hear how economics can come into play with people on a social spectrum. How do interactions and communications between people help for when it comes to financial management. Does having good social skill help you for when dealing with money?	
Save money from everyday and I will get a lot of money in future.	
Mainly focusing on taxes and student loans because we will all be facing them sometime in our lives most likely and I don't want to have to try and figure it out right when it happens.	
I want to learn how to save my money.	
Class for Managing Money	
How to cut of my bank after a certain amount of spending the money.. how much I can spend without going broke..	
How to make sure no one will hack into an online account and how to set my payments for bills	
I think that learning about taxes and other finical problems like bills should be taught in school	
Invest	

	It would be extremely helpful if there was more talk in schools about our money and how much it is worth in regards to	
	other countries, and if they talked about taxes more often to help our understandings, which in turn will help let	
	students become more knowledgeable adults	
	How to not spend money on food and other not needed items	
	Car	
	I think we should have more life classed like survival, child care, like thing we use in life after school	
	Ask parents or teachers for help if you don't know what to do with money	
	I mean, the only real interest in this topic for me is filing taxes and finding a job I like.	
	How to be prepared for financial bills and taxes	
	I want to learn how to spend my money wisely, and not buy things i do not need	
	can you stop talking about money	
	Don't spend too much money at once.	
	Intent to learn about taxes and how they work	
	I want to be a doctor	
	How to only buy what you need not wants	
	How to know who to give it to	
	i would like to learn how to budget money	
	Stocks and Shares	
	How after graduation, how should I be wise with my money?!	
	I would like to start investing in stocks	
	i just want to save money and help my parents to earn money. but there are many expensive things that i need to buy	
	because they're essential things. what am I doing?	
	It's good for people to learn how to manage their money from a young age. It helps future economic state of individuals	
	if they know how to manage their money have control over it.	

	To make good decisions when it comes to spending money.	
	teach them the importance of properly managing the money and you can spend	
	when you are looking at something in a store think about this; do I need it, or do I want it?	
	the bankers should always be friendly and help out all kids. I had one banker who was grumpy and didn't really care	
	about me. if anything, she didn't even want me there.	
	Don't buy everything you want, you will be broke	
	I think that there needs to be more programming and classes, easily accessible to youth in order to learn about	
	finances.	
	i don't know the difference between credit and debit cards	
	How mortgages work	
	i feel there should be a class on how to manage money and deal with banks, bills, credit debt, how to get good credit,	
	how to manage taxes, and all the other necessary things adults need to manage	
	Don't buy food, grow it.	
	Providing jobs for the youth in Saint John that you don't have to be a certain age to apply for a job.	
	Teach us how learn about this stuff in school instead of non useful stuff	
	We need to learn how to do taxes	
	What we need to know about taxes and paying them.	
	save your money don't spend it on junk	
	Need some games to help us	
	Need an after school program	
	I want to open a bank account	
	Should have a class	
	Starting earlier the better	
	Parents work in Banks	
	Banks have a lot of prodcuts	
	I want to start a business	
	Landing a job to make money	
	Apps are the way to go!	
	thank you for making this survey	
	Buy something you need and compare them	
	I would like to know how to save money so I can have money for when want something so I wont have to spend all my	
	money at once and be broke	

	i wold like to be able to control my money in the right way with out spending it all	
	How to save money efficiently	
	how to pay bills.	
	I mostly want to learn about how money works after school and moving out and all that. I don't really spend all that much now, so saving isn't really a problem as far as I know.	
	Everyday Qualifications (everyday life,like how to deal with kids ,first aid,cooking,things with being married and what its like,having a life goal/life plan and how to stick with it!	
	how to save money	
	Learn what you need and what you want.	
	Don't spend money on useless things, save your money for something more important. :)	
	try to fight temptations buy expensive things	
	What is the best way to earn money?	
	child tax, mortgages, inheritance	
	when you get a bank account you learn a lot	
	why does our dollar mean so little to other countries? and why will it continue to be low, and how can we change that	
	well i would like to say one thing...dont spend your money on stupid things like for example: candy dont buy four bags of candy when u have 12\$ by something cheap so u can save it and put in the bank.	
	How do you get jobs when you are under the age of 15? or what jobs could you get?	
	dont waste money on non usefultings	
	Thank you for teaching me and helping me on how to save and spend money wisely!	
	I think that teachers should teach more about money not just counting money but pretending we have jobs and use fake money to help us control how to use it and how to save and not waste it and spend it on wise needed things !	
	what is a good salary when you get out of university and have a degree?	
	how to have a well balanced stressless income and credit rate	
	how to get a loan in the future and buy a farm	
	how to build my company or companies stocks to make more money	
	We learn in school lots of things but we never talk about money witch i think we should.	
	learn about stocks	
	I think you should teach everyone the same things about money and how it works.	
	I think it would be great if we learned about how to save and manage money, in school from our teachers.	
	how to start a bank account	
	In general I would like to know how to manage my money well while also being able to spend it on things that I want	
	Invest	
	How do I save up enough money for the future?	
	Well, I think that kids should learn in grade 7 how to use money properly, not buying just things that they want. They need to buy food, shelter, water, and much more! Kids today need to learn how to make money etc.	
	what is the best thing to buy first when you move out of your house	

	I would like to learn more about saving and earning money and how to save it	
	i would like to better understand dividends	
	Understanding bank fees	
	I think that the youth should know how money works and how to save it properly, so they have money	
	the youth should know that their money is theirs and they don't have to buy their friends everything. I know having	
	siblings, I treat them most of the time and my money that I've earned and I never have any left!	
	I would like to learn more, as I get older, through high school, on taxes, paying bills, insurance, mortgage, and other ways on living when I am older with more responsibilities.	
	um an important fact that my parents taught me is that there is a difference in what you want and what you need. they	
	told me what i need is water, food, and the every day stuff to survive. But the things that I want is thing that i don't	
	need to survive.	
	I would like to learn how to make my own bank account and credit card	
	how to make and sustain a start up business	
	What options are there for scholarships and financial aid for students?	
	Don't spend a lot of money on expensive things and famous brands like Nike, Apple,... Because in some times, they	
	will be old and we can't use it anymore. So rather buy shoes that are \$40 that can use in long terms than buying Nike	
	shoes that are over \$100 but only can use for about 1 or 2 years	
	I would like to learn how to get a normal loan.	
	I would definitely like to learn about taxes and how to file them.	
	There isn't a lot of education about money in schools so students do not know very much about this subject when they	
	leave school so they are prone to making bad financial choices.	
	The basic idea of how banking, applying for a loan, managing money, and dealing with banks, choosing the right	
	bank, and fraud detection and help services.	
	to teach them how to save money instead of wasting there own money on junk food such as candy , chocolate etc. or	
	stuff they will not need in the future	
	Don't buy things you don't need because there will be a time you actually need money for something and don't have it	
	because you bought a chocolate bar or something in that sort you wanted but didn't need. kids , candy isn't a need!!!	
	How much money would it be to pay student loans?	

I would love to be able to learn about taxes, debts and mortgages more in school, especially in high school. Also, in	
the higher grades I'd like to learn about how to pay for university or college.	
We need to learn how to deal with money, like taxes and adult things because people need to know how to deal with	
this stuff after high school when they need to deal with money them selves without people paying for bills for them I	
think the most important thing is how to manage as you are leaving school and how to manage your money for	
collage and your life like food and home	
Get a good job and get lots of money to have a better life. And be able to be in college	
Getting a great job to pay for your own house and food.	
save our money, and buy a cheap affordable vehicle and buy an affordable house.	
Yes I would like to learn how to buy a house and when you move to a different house how do you pay for the new	
house you bought ?	
Yes I would like to learn more about what mortgage is and how having good credit has to do with it	
You can put more money into education, and lower the price for college, and student loans so it's easier to get an	
education... And people other than the rich kids will get a good education	
I'm very worried about big purchases and taxes. I really want a dog but the price of food beds collars leashes etc.	
could be difficult when I move out.	
Always save your money for things you need, not want.	
I would like to lean about how to save money for collage sense I want to travel to the states for university / collage	
would that effect my taxes and how much more would I have to earn to get my goal to move to the USA	
Saving money to save for something you need	
When is it a good age to get a credit card	
I don't understand how things like computers and homes are so expensive and you still need to pay taxes. Also half of	
the property isn't even yours.	
I would like to learn more about investing money, the risks and rewards.	
The youth is expected to have a notebook to record their expenses or revenues in order to have a good sense of	
managing money and self-control currently and in the future.	
I wish to join the military one day, but I wish to know how to save up money so when I pass, so my children will	
receive money to pay for college.	
When it comes to money, I am very interested in business and being succesful	
I would like to learn about paying taxes, how to save money properly, and making a right decision when using money.	
I'd like to learn about managing money when I move out on my own	
It would be really helpful to teach students how to manage taxes, bills and student loans. Not just skim over it but get	
Money management should taught from an early age, not just in grade 10.	

	how to manage my spending on transactions.	
	you must control yourself	
	How to save money for a house, car, food etc.	
	how to do taxes	
	what the best job to make money	
	Online economic games would be fun.	
	Lots of Games	
	how we can be prepared and confident about leaving school and knowing how to manage money as an adult.	
	the main thing is to save money how to manage it	
	I'd like to use my money wisely for future reference. Like when it comes to urgent and some non-urgent items in my life	
	It is important to know where you spending your money and knowing if its really worth it and you actually need it not	
	just want it.	
	To focus more on taxes and how to do your taxes	
	Learning how to manage and make money should be a mandatory class for all students wishing to pass grade 12 you	
	have to think wisely.	
	Please help us learn how to save money and not-overspend... essentially staying in budget with the things you buy.	
	To only spend your money on things you really want.	
	Yes. To earn money you should get a job because it doesn't rain money. Or else we all would be rich. Maybe if you	
	find a great paying job then you get a good amount of money.	
	I feel that there should be a course dedicated to understanding financial taxes and systems.	
	When to learn Taxes. And student loans. How to buy houses and cars.	
	People should first learn how to save money before having a good way to get a steady income.	