



UNIVERSITY OF
WATERLOO

SCHOOL OF ACCOUNTING
AND FINANCE

Financial Literacy Curriculum Supports for Students

Proposal Submission

November 2023



■ Together we can support learning for all students

November 23, 2023

Ministry of Education
315 Front Street West, 14th Floor
Toronto, Ontario, M7A 0B8

To whom it may concern,

Thank you for extending the opportunity for the School of Accounting and Finance (SAF) to submit a proposal to partner with Ontario school boards to support financial literacy learning in Ontario classrooms.

As Canada's top school for accounting and finance education, SAF is uniquely qualified to help equip students with the essential skills and knowledge needed to manage their financial well-being. For more than a decade, we have been supporting financial literacy education and we are passionate about making this information accessible to a younger generation of students.

We continually review and update our robust curriculum to prepare our graduates to thrive in the real world and understand the value of providing students with the opportunity to ask questions, build confidence, and develop the competence and willingness to apply these skills in a dedicated classroom environment. By expanding our existing financial literacy resources and leveraging our deep connections with institutional partners like CPA Canada to create a suite of new and existing resources for students and teachers, SAF can help to build a strong financial literacy foundation in practical and experiential ways that will introduce important concepts to students at an earlier age.

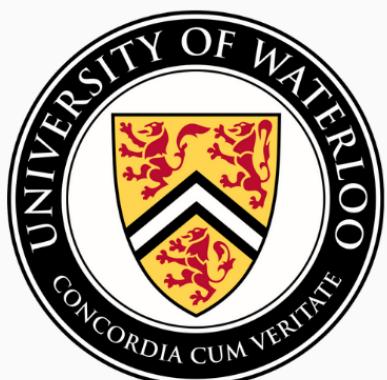
We're excited about this opportunity and respectfully request that the Ministry of Education considers partnering with SAF and awarding us \$300,000 to develop the proposed program.

Please find the proposal attached for review.

Sincerely,



Blake Phillips
Director, School of Accounting and Finance



■ About the School of Accounting and Finance

**TOGETHER WE CAN DEVELOP FINANCIALLY
CONFIDENT STUDENTS, PREPARED TO MAKE SMART
FINANCIAL DECISIONS**

The University of Waterloo is a pioneer in the development of academic programs that are specifically designed to educate and train students intending to pursue professional careers in accounting and finance in Canada. We are passionate about sharing this knowledge, which is why for more than a decade, we have hosted the Financial Literacy Competition to support high school teachers in the promotion of financial literacy education inside and outside of the classroom. By teaching these essential life skills, we help students to build a foundation for financial wellbeing which is linked to our overall wellbeing, much like our mental and physical health. Regardless of income level or background, students are entitled to an education in finance that enables them to save, budget, and borrow wisely for a better, brighter future.



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Financial Literacy Curriculum Supports for Students

Part 1- Contact Information

Organization Name	School of Accounting and Finance (SAF) at the University of Waterloo
Main Contact	Tracy Hilpert
Title	Proposal Lead
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Email	thilpert@uwaterloo.ca
Senior financial contact (e.g., CFO, CAO)	Tracy Williams
Title	Administrative Officer
Address (including City, Province, Postal Code)	School of Accounting and Finance Hagey Hall, 3107 200 University Avenue West Waterloo, Ontario N2L 3G1
Work telephone #	519-888-4567, ext. 48629
Email	tracy.williams@uwaterloo.ca
Will your organization partner with any other organizations to deliver this project? If yes, please indicate which organizations.	<p>Sagen™ provides financial support for the Financial Literacy Competition, an existing experiential learning opportunity developed by SAF for high school students, which we will integrate into this proposed project.</p> <p>CPA Canada delivers free financial literacy education through sessions offered to target audiences, including elementary and high school students, supported by a network of CPA member volunteers. This proposed project will promote the use of these in person sessions, where available.</p>

Part 2- Project Overview and Objectives

1. A detailed description of the proposed project:

For over 10 years, the School of Accounting and Finance (SAF) at the University of Waterloo has been supporting financial literacy education for high school students with our [Financial Literacy Competition and Financial Literacy in the Classroom resource site](#). Our objective has been to develop confident and competent youth who are prepared to make smart financial decisions as they get their first job, earn income, and begin to plan for their future. We believe that exposing youth to financial literacy topics is an important and necessary step in developing the habits and behaviours that will contribute to their financial well-being. We see financial literacy education for youth as less about developing technical expertise and more about developing a healthy curiosity of financial topics along with the willingness and capability to practice positive financial behaviours, ask good questions, and seek out answers from reliable sources.

The first part of our proposed project will enhance the existing Financial Literacy Competition and Financial Literacy in the Classroom resource site to make it accessible to all students and teachers. Currently, the competition is recommended as an “extra-curricular” activity and, as such, it is not directly linked to curriculum expectations. While it has been thoughtfully designed to challenge students and spark their curiosity for pursuing further studies in business, economics, and finance, feedback from teacher and student participants suggests that the competition can be frustrating and intimidating for some students. This is in part because the competition includes topics that many students have not discussed (and may never see) in a high school classroom.

An approved proposal will allow us to re-focus the Junior Financial Literacy Competition (open to Grade 9 and 10 students) so it closely links to curriculum expectations. The Financial Literacy in the Classroom resource site will also be expanded to include curriculum-aligned activities and resources that teachers can easily integrate into their classroom and will prepare students to compete successfully. Where appropriate, these expanded resources and activities will connect with existing resources made available by CPA Canada which can be offered as in-person workshops when CPA volunteers are available.

We will continue to encourage curiosity and continued exploration through our competition’s bonus questions. We will redesign these questions as conversation starters to inspire extended learning by teachers and students. Students and/or teachers looking to extend learning further can also participate in our Senior Financial Literacy Competition (open to Grade 11 and 12 students) for an additional challenge and exposure to a wider variety of financial literacy topics.

The second part of our proposed project will extend the reach of our Financial Literacy in the Classroom resource site to students and teachers in Grades 4 to 8. This part of the project will include the development of curriculum-aligned activities and

resources designed to encourage curiosity about a variety of financial literacy topics, including financial well-being and safety. Where appropriate, these resources and activities will connect with existing resources made available by CPA Canada which can be offered as in-person workshops when CPA volunteers are available.

Given that the elementary financial literacy curriculum is embedded within the mathematics curriculum, our resources will link to existing [Centre for Education in Mathematics and Computing \(CEMC\)](#) courseware and activities to provide support for the mathematical knowledge required to apply financial literacy concepts to real world applications. We aim to create activities and resources that will get students in Grades 4 to 8 thinking about financial decision making and establishing a habit of asking questions to build their confidence with money. We will encourage students and their teachers to demonstrate and celebrate what they're learning through a poster contest.

Both parts of the project will be supported by school board and teacher outreach and promotion of the resources available. With our support and guidance, we will ensure that the resources and activities can be easily incorporated into the classroom curriculum and that capstone activities (like the poster and Financial Literacy Competition contests) are simple to participate in. To do this, the proposed project includes consultation with the Ministry, the identified Boards, and teachers at the beginning, mid-point, and end of the project.

2. Please specify the following:

Type of Support	Description (Include Grades and curriculum expectations the support is intended to be aligned with)	# In English	# In French
1. Junior Financial Literacy Competition (new/revised)	<p>Grade 9 and 10</p> <ul style="list-style-type: none"> • This part of the project will refocus the existing competition to align with curriculum and make it a more manageable competition for more students. • Emphasis will be on budgeting, financial management, and financial decision making (our current Junior competition includes the following relevant topics: banking, credit, income management and budgeting, financial safety, post-secondary financing). 	Yes	Yes

2. Senior Financial Literacy Competition (existing)	<p>Grade 11 and 12</p> <ul style="list-style-type: none"> • This competition is not within the scope of this project but will be available to students looking to expand their financial literacy knowledge and skills beyond the required curriculum. • Our current Senior competition is challenging for students and includes the following topics: income management and budgeting, economics, saving and investing, banking and credit, accounting, post-secondary financing, home ownership, fraud and financial safety, and taxes. 	Yes	No
3. Financial Literacy in the Classroom resource site – activities and resources to support #1 (new/revised)	<p>Grades 9 and 10</p> <ul style="list-style-type: none"> • This part of the project will include the creation and curation of resources focused on budgeting, financial management, and financial decision making that align with curriculum and support success on the Junior Financial Literacy Competition. 	Yes	Yes (for newly created resources and curated resources if already available)
4. Financial Literacy in the Classroom resource site (existing)	<p>Grades 9, 10, 11 and 12</p> <ul style="list-style-type: none"> • The existing site is not within the scope of this project, but current resources will be available to teachers and students. • Existing topics include banking and credit, saving and investing, economics, income management and budgeting, accounting, post-secondary financing, home ownership, fraud and financial safety, and taxes. 	Yes	No
5. Poster contest (new)	<p>Grades 4 to 8</p> <ul style="list-style-type: none"> • This part of the project will involve the creation of a capstone activity (poster 	Yes	Yes

	<p>contest) to demonstrate and celebrate what students are learning.</p> <ul style="list-style-type: none"> • The emphasis of this activity will be on financial management with the opportunity to explore societal and personal factors that influence financial decision making. 		
6. Financial Literacy in the Classroom resource site – activities and resources to support #5 (new)	<p>Grades 4 to 8</p> <ul style="list-style-type: none"> • This part of the project will include the creation and curation of resources and activities focused on money concepts, financial management, as well as consumer and civic awareness¹ that align with curriculum and support the capstone activity. 	Yes	Yes (for newly created resources and curated resources if already available)
7. Teacher outreach, promotion, and support (new)	<ul style="list-style-type: none"> • This part of the project will include development and delivery of webinars, teacher activity guides, teacher tips, assessment tools, extension activities, and tech integration where possible. 	Yes	TBD - budget and time permitting

3. How will this project support students with practical, hands-on activities that apply their financial literacy learning in real ways, building financial literacy skills and ensure they are equipped to compete in a rapidly changing and highly competitive economy?

The School of Accounting and Finance has been delivering an experiential, extra-curricular activity to high school students and teachers for the past 10 years. The current Financial Literacy Competition has been a positive learning experience for students and teachers alike. Below are some testimonials from past participants:

“The FLC was such a fun and educational experience! Through my preparation process, I became more familiar with the financial and economic policies that impact how I live every day. I would definitely recommend this competition to everyone eligible to join.”

- student participant

"I like doing this event with my students as it is a great indicator of what they know about business topics and even more importantly, what they still have to learn. This event also encompasses so many different topics that broadens their mind about what business is all about and helps many consider business as a career."

- teacher participant

With this success in mind, our project proposal includes new capstone experiences (expansion of the Financial Literacy Competition and addition of the poster contest) to extend the financial literacy student-base and further enhance student learning. Such experiences give teachers and students a reason to engage with the curriculum-aligned resources and activities we will create and curate; a deadline to remain focused on these resources and activities; and a point of celebration to mark what students have learned. Teachers will be better equipped to participate, and students will be better prepared to succeed when such experiences are supported by the activities and resources we are proposing.

While graded assessments are still necessary to evaluate and report on student learning, our capstone experiences offer students the opportunity to enjoy the process of learning, without the pressure of being graded. Students will be recognized with prizes and certificates for their efforts in preparing for and participating in these experiences, which will help to build their confidence. Our supporting resources and activities, whether newly developed or curated, will focus on practical financial decisions and situations that students are likely to experience as they progress from elementary school to high school and beyond, creating more interest and engagement in the resources and activities leading up to the capstone experiences.

4. How will this project promote human rights, equity, and inclusive education, including reflecting culturally responsive and relevant practices?

We know that family, personal experience, attitudes, and values all play a part in how someone thinks about money and financial decision making. When possible, the activities and resources created for this project will include opportunities to reflect on personal values and experiences as well as scenarios that feature diverse groups.

By its nature, financial literacy education can support equity and inclusion. [The results of the Financial Consumer Agency of Canada \(FCAC\)'s participation in a study of "financial well-being"](#) suggests that while income is important, behaviours can have a greater impact on financial well-being. Our project focuses on developing important financial management behaviours like saving, borrowing, and budgeting through age-appropriate resources, hands-on, practical activities, and confidence-building capstone experiences to celebrate success. Levelling the playing field when it comes to financial behaviours and confidence can support financial well-being for all, regardless of economic or social factors that may differ from student-to-student.

We also recognize that while digital literacy skills are important, access to technology and connectivity may vary across Ontario. Our newly created resources and activities will be developed with this in mind. Low-tech options such as printable workbooks and high-tech options such as Google Sheets workbooks will be available where appropriate, possible, and budget permitting.

5. How will your organization engage school boards that sufficiently represent all regions of the province? What school boards do you plan to partner with?

The Financial Literacy Competition began with input and support from our local school boards: the Waterloo Region District School Board and the Waterloo Catholic District School Board. If our proposal is approved, we will look to partner with these school boards again for this project as a starting point. The Financial Literacy Competition has had student and teacher participants from a variety of school boards across the province. Our existing base of current and past participants will be used to expand beyond the Waterloo Region to identify other interested teachers and school boards.

In addition, the University of Waterloo recognizes the need to increase accessibility to education for members of underrepresented communities. SAF has undertaken an important initiative to identify and reach out to students of marginalized and equity-deserving backgrounds with the goal to create tangible and supported pathways toward higher education. We will seek to identify school boards with communities of Black and Indigenous students that may not have participated in our competitions in the past and bring this proposed project to them through teachers and guidance counsellors, while also building awareness of emerging application and scholarship opportunities.

6. What staffing and capacity plans does your organization have in place to ensure the ability to deliver practical, hands-on opportunities for students across the province?

This project will be supported by a dedicated project team (see Part 3 – Organizational Capacity, Partnerships, and Collaboration) including a project manager, a project co-ordinator, curriculum advisors, and an AODA analyst.

In addition to the official project team, SAF has existing staff and faculty who may support the proposed project:

- SAF's marketing, recruitment and outreach, and communication teams can provide expertise in communication strategy, promotional material development, and outreach support.
- SAF hires co-op students and provides experiential learning experiences to existing students through its Fellowship Program. These students can

- provide support to outreach, social media promotion, and contest administration and testing.
- Our existing Financial Literacy in the Classroom initiative is supported by two faculty members and one staff member who will need to collaborate with the project team to integrate the project into our existing initiative, including providing direct support to the Financial Literacy Competition, which currently services students and teachers across Canada.

Our partnership with CPA Canada provides further capacity by leveraging their existing network of CPA member volunteers for classroom visits.

The estimated value of support from existing SAF faculty and staff and CPA Canada is summarized in the budget as in-kind contributions in Part 4 – Project Budget.

7. Please confirm that all project activities are available in English-language and French-language and are in alignment with the [Accessibility for Ontarians with Disabilities Act](#) (Yes/No. If no, please explain).

Yes. Our proposed project budget includes costs associated with translation. Newly created resources will be developed in both French and English. Where existing resources are leveraged, a French language version of the resource will be available if the original creator provides such an option.

Yes - see Part 3 – Organizational Capacity, Partnerships, and Collaboration. The proposed project team will include an AODA Analyst. SAF is pleased to partner with the University of Waterloo's Library Instructional Design Team for expertise in accessible instructional design and AODA remediation for all newly created activities and resources.

Accessibility guidance for the software used for our Financial Literacy Competition, Möbius, is available on the [DigitalEd website](#).

8. Please attach or link to a previous resource your organization has developed to support the education sector.

SAF has developed and delivered a financial literacy competition and resource site for over 10 years. You will find information about this resource on our [Financial Literacy in the Classroom](#) website. The site includes information on our biannual competition held in December and May for students in Grades 9-12. Since inception, over 8,500 students have participated in this competition, representing more than 250 schools and 450 teachers. The site also houses a [curated list of financial literacy resources and activities](#), including self-developed tools like our budget workbook (see Income Management & Budgeting section) or our mini lessons (see Home Ownership section),

and some that have been curated from other sites like the Financial Consumer Agency of Canada, the Competition Bureau, or the Canada Revenue Agency.

By partnering with CPA Canada, additional resources and activities will be made available, including [in-person sessions](#) on a variety of grade level appropriate topics. See page 15-17 of their program catalogue (*Attachment 1 – [CPA Canada Program Catalogue \(PDF\)](#)*) for a complete list of seminars for elementary and high school students.

The University of Waterloo has a long history of supporting student learning with contests, activities, and resources. [The Centre for Education in Mathematics and Computing \(CEMC\)](#) has been inspiring students and teachers to get excited about math and computer science for more than 50 years. The Centre has developed an incredible suite of contests, workshops, conferences, courseware, web-based resources including problem of the week, real world math, and computer science circles, as well as a master's program for Math Teachers. The CEMC is an excellent example of what is possible when a post-secondary institution partners with students and teachers to develop competence and confidence in our youth. These resources can also be linked and shared where appropriate, especially as it relates to the application of mathematical concepts to money and financial topics.

9. Please attach or link to a draft sample resource that your organization would develop as part of this project.

In this proposed project, the Financial Literacy in the Classroom resource site will be expanded to include curriculum-aligned activities and resources that teachers can easily integrate into their classroom to prepare students to compete successfully in our proposed capstone activities, whether that be the Financial Literacy Competition or the poster contest.

We have attached the following sample activity titled “Let’s Bake a Cake” as an example of what we could develop as part of this project. This sample activity includes the following:

- Teacher Activity Guide (*Attachment 2 – [Teacher Activity Guide \(PDF\)](#)*)
- Classroom Activity Guide (*Attachment 3 – [Classroom Activity Guide \(PDF\)](#)*)
- Student Worksheets (*Attachment 4 – [Student Worksheets \(PDF\)](#)*)

This sample activity highlights how our resources will scaffold learning so that it is applicable to a variety of learners and grade levels. The structure will allow teachers to select what is appropriate for their learners, stopping and/or starting to fit their needs. This sample activity offers a low-tech option with printable PDF student worksheets but could be easily expanded to include worksheets in Google Sheets to build digital literacy skills while exploring these financial literacy topics. This sample shows how we intend to support teachers with activity guides that include clear learning

outcomes and instructions, supported by teaching tools such as slides, student worksheets, links to additional resources, and teaching tips. This sample could be expanded to include assessments by grade level for ease of measuring and reporting on student learning, time and budget permitting.

The resources we will develop as part of this proposed project will support students' success on the Junior Financial Literacy Competition. Below are a few examples of existing contest questions that could align with this sample activity:

- 1) You use public transit as your primary means of transportation. There are three ways in which you can pay for bus transportation; a monthly bus pass costs \$72 and provides unlimited use, a single bus fare costs \$3 and is valid for a one-way trip, or you can buy a strip of 10 tickets (each ticket is a single bus fare) for \$25. Typically, you buy a bus pass because between school and work you take the bus almost every day (approximately 45-50 single fares). This month, however, your work and school schedules have changed, and you do not expect to take the bus as often (you estimate that you will take the bus 25 times this month). Which method of payment would result in the lowest cost to you this month?
 - a. **Purchase a combination of strips of tickets and single fare tickets.**
 - b. Purchase the bus pass.
 - c. Purchase strips of tickets because each ticket costs only \$2.50.
 - d. Purchase single fare tickets each time you take the bus.
- 2) You are interested in purchasing tomatoes at the local farmers' market. You can purchase tomatoes for \$5.50 for a 2 kg bag or \$23.00 for an 8 kg box. You eat a lot of tomatoes and so you want to get the best value for your money. What should you do?
 - a. Buy the box because it gives you the most tomatoes.
 - b. Buy the bag because the total cost is lower which will leave you with more money for other things.
 - c. Buy the box because buying in bulk is always better.
 - d. **Buy the bag because the unit cost is lower, and you can buy more than one bag if you need to.**
- 3) Your favourite ice cream shop makes and sells ice cream. An ice cream cone sells for \$6. The shop purchases ice cream in tubs and each tub costs \$100. Each tub makes 50 cones. Cones are purchased in sleeves of 100 at a cost of \$50. The ice cream shop pays rent of \$1,250 per month and pays \$250 a month for advertising. To further boost the shop's profile, the owner donates \$0.25 per cone sold to the local Food Bank. How many ice cream cones will the shop need to sell to pay for its expenses?
 - a. 429
 - b. **462**
 - c. 250
 - d. 287

10. Please confirm that all resource content in the deliverables shall be comprised of original content and that appropriate licences or permissions will be obtained for use third-party intellectual property in any materials created as part of the Project.

The proposed project will include both the creation and curation of financial literacy resources and activities. There are excellent existing resources that we may want to leverage as we expand the Financial Literacy in the Classroom resource site. When we do so, appropriate licenses and permissions will be obtained, or links directly to the original source will be provided. To the extent that we can leverage existing resources, we will reduce the preparation time for teachers who currently need to locate, review, and potentially tweak these resources to make them useable in their classroom. By partnering with CPA Canada, which has a large list of financial literacy resources already available, students and teachers can access their resources for youth (e.g. Monthly Budget for Teens and Post-Secondary Student Budget) and the 45-60 minute in class seminars they've designed for students in Grades 4 – 10. CPA Canada is excited to share their resources with us for this project as we are all eager to improve financial wellness outcomes for students.

Part 3- Organizational Capacity, Partnerships, and Collaboration

1. How will the project team include individuals with expertise in developing resources? (Note: It is strongly recommended that subject matter experts and/or Ontario Certified Teachers be involved in the development of the resources or activities to ensure alignment with Ontario curriculum).

SAF is known for providing exceptional education in accounting and finance and is well positioned to support financial literacy education. We have 69 full time Faculty members, most of whom are accounting and/or finance professionals or researchers. Our faculty includes leading researchers in tax, accounting, and finance, as well as more current areas of research like sustainability and emerging technology. Many of our faculty members have real-world industry experience and maintain professional designations with CPA Ontario, CPA Canada, CFA Institute, and other financial professions. 100% of SAF programs provide experiential learning opportunities through co-op and co-curricular programming. We have both the experience and the expertise to provide financial literacy education that is practical, relevant, and hands-on.

The proposed project team will enhance our expertise with knowledge of the Ontario curriculum and best teaching practices at the elementary and high school level. We anticipate our project team to include:

Project Manager – the Project Manager will oversee the project and the deliverables. They will be the main point of contact for the Ministry and project partners and will manage the project team. The Project Manager will have strong

financial literacy knowledge and skills, and experience reviewing and/or developing curriculum. This position will be hired if this proposal is successful.

Project Co-ordinator – the Project Co-ordinator will support the Project Manager with project administration and delivery, including being the lead for teacher and school board outreach, promotion, and training. The Project Co-ordinator will have experience with marketing and outreach, project administration, and will be familiar with financial literacy knowledge and skills. This position could be one full time or two part time positions depending on skills available and will be hired if this proposal is successful.

Curriculum Advisors - the Curriculum Advisors will develop resources and activities, review those developed by others, and offer advice and guidance to ensure our project aligns with Ministry and curriculum expectations. The Curriculum Advisors will be Ontario Certified Teachers or teachers in training with experience/interest in teaching math, careers, business or other related subjects. These positions will be recruited, if this proposal is successful, from our network of teachers who have participated in the Financial Literacy Competition in the past. SAF worked closely with high school teachers from the WRDSB and WCDSB when developing the Financial Literacy Competition. An advisory committee was formed, consisting of business and guidance teachers from each board to support development and provide timely and relevant guidance as the competition grew. This was a successful committee that we would seek to replicate for this project.

AODA Analyst – the analyst will provide accessible instructional design guidance and AODA remediation for all newly created resources and activities. This position will be hired if this proposal is successful.

In addition, we will contract services for translation, web development, and other expertise to ensure our project is easily accessible, implementable, and meets the expectations outlined in the RFP.

Part 4- Project Budget

- 1. Please attach a proposed budget that includes expected expenditures for all the stages of the project and broken down as specifically as possible to identify the specific activities funding is being used for and when.**

This proposal includes the following budget information:

- Proposed budget summary, budget detail, and project timeline
(Attachment 5 – [Budget Summary \(PDF\)](#))

- Summary of in-kind contributions to the proposed project
(*Attachment 6 – [In-Kind Contributions \(PDF\)](#)*)

2. Please attach a copy of your organization's audited financial statements from the most recent fiscal year.

The University of Waterloo's audited financial statements are available to the public on the [University of Waterloo finance website](#).

3. Please attach a statement acknowledging that your organization has a Canadian bank account (bank account information not needed at this time). Note that successful applicants will be required to provide a Certificate of Insurance for the duration of the Project as well as a copy of the organization's Articles of Incorporation.

We confirm that the University of Waterloo has a Canadian bank account (*Attachment 7 – [Confirmation of Canadian Bank Account \(PDF\)](#)*).

Appendix of Attachments

All attachments related to this proposal submission can be found on the School of Accounting and Finance's [dedicated proposal website](#).

Attachment 1 – [CPA Canada Program Catalogue \(PDF\)](#)

Attachment 2 – [Teacher Activity Guide \(PDF\)](#)

Attachment 3 – [Classroom Activity Guide \(PDF\)](#)

Attachment 4 – [Student Worksheets \(PDF\)](#)

Attachment 5 – [Budget Summary \(PDF\)](#)

Attachment 6 – [In-Kind Contributions \(PDF\)](#)

Attachment 7 – [Confirmation of Canadian Bank Account \(PDF\)](#)

Thank You

This confidential proposal
was prepared by the School
of Accounting and Finance at
the University of Waterloo.



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