Facilitator's Guide · Post-Secondary

A plug-and-play "first-year money skills" workshop — four short sessions, a workbook, a quiz, and a free practice app. Built for student clubs, orientation, and first-year electives. No finance background needed.

What this is

A ready-to-run mini-unit for students who are (or soon will be) managing money on their own: budgeting on a student income, using credit without getting burned, growing money in the right registered accounts, and a first, honest look at investing. Four plain-English readings, each ending in a checkpoint, plus a quiz. Everything is free at `travisvaluation.ca/learn`.

What your participants will be able to do

- Build and track a realistic budget on a student income (50/30/20).
- Explain how credit works, what drives a credit score, and good vs. bad debt.
- Approach student loans sensibly, and avoid the credit-card compounding trap.
- Tell a TFSA from an FHSA from an RRSP — and pick the right one for a goal.
- Explain "price vs. value," a margin of safety, and why patience beats trading.

Where this fits (honest framing)

Post-secondary isn't governed by the K–12 provincial curriculum, so this pack is **not** labelled "curriculum-aligned." Instead it builds the core money competencies most young adults need, and supports the goals of Canada's national approach to financial literacy:

SESSION	MONEY COMPETENCY IT BUILDS
1 · Money on Your Own	Budgeting, tracking, and living within your means on a variable income.
2 · Credit, Debt & Student Loans	Using credit responsibly; credit scores; good vs. bad debt; borrowing for school.
3 · Accounts That Grow Your Money	Saving and investing through TFSA/FHSA/RRSP; the power of starting early.
4 · Intro to Value Investing	Basic investing literacy: price vs. value, diversification, margin of safety.

Supports the goals of the Financial Consumer Agency of Canada (FCAC), *Make Change that Counts: National Financial Literacy Strategy, 2021–2026* — helping people build financial resilience. This is a general alignment of themes, not a formal accreditation.

Your materials (all free, all printable)

- **4 session readings** — Money on Your Own · Credit, Debt & Student Loans · Accounts That Grow Your Money · Intro to Value Investing
- **Participant Workbook** — one checkpoint page per session
- **Quiz** — a wrap-up assessment covering all four (answer-key version on request)
- **The app** — at `travisvaluation.ca/learn`, participants value real companies and run a practice portfolio (the natural home of Session 4)

Runs in three settings

- **A one-hour club workshop:** pick one session; read, discuss, do the checkpoint.
- **An orientation / financial-wellness series:** all four sessions over a week or month.
- **An elective or first-year seminar:** the full unit plus the app portfolio and the quiz for assessment.

Set up a practice class in 2 minutes (optional)

1. Go to `travisvaluation.ca/learn` → **Classrooms** and create one (free).
2. Turn on the **Trade Journal** add-on — participants must write *why* they bought each stock.
3. Share the **join code**. Participants join at `travisvaluation.ca/join` with a nickname — no email or password.
4. You see everyone's holdings, trades, and reasoning from your dashboard.

If you're assessing it — grade the thinking

In a club or orientation, no grading is needed. In an elective, grade the workbook, the quiz, and — if you use the app — the **reasoning** a participant gives for each choice, never who ends with the most pretend money (that just rewards luck).

> **THE HEART OF IT**
>
> A participant who writes *"reasonable P/E, low debt, and it's trading below a conservative estimate of value"* has learned it. Grade **that** — the process, not the score on a leaderboard.