Throughout the health and physical education curriculum, connections can be made to financial literacy as students explore career opportunities related to sport, recreation, and health and physical education. There are also many opportunities to link the skills needed for healthy living to the development of financial literacy with regard to needs and wants, budgeting, saving, spending, and consumer awareness.

Healthy Active Living Education, Grade 9, Open (PPL1O)

**Living Skills**

**Interpersonal Skills**

1.4 apply relationship and social skills as they participate in physical activities, develop movement competence, and acquire knowledge and skills related to healthy living to help them interact positively with others, build healthy relationships, and become effective group or team members (e.g., ... *Healthy Living: describe strategies that can help them make ... affordable food choices when their friends prefer eating at fast-food restaurants*).

**A. Active Living**

A1. Active Participation

A1.2 demonstrate an understanding of factors that contribute to their personal enjoyment of being active and that can support their participation in physical activity throughout their lives ... , and identify challenges and barriers to regular physical activity and actions they can take to overcome these (e.g., ... *using time-management skills to schedule physical activity so that it does not interfere with ... employment*).

**C. Healthy Living**

C2. Making Healthy Choices

Healthy Eating

C2.1 apply their knowledge of basic nutrition principles and healthy eating practices ... to develop a healthy eating plan ...

*Teacher:* “When developing your healthy eating plan, you need to think about such things as ... your budget. ... What are some other things you might consider in making your plan?” ...

Human Development and Sexual Health

C2.2 demonstrate an understanding of the skills and strategies needed to build healthy social relationships (e.g., ... *work*) and intimate relationships ...
C3. Making Connections for Healthy Living

Healthy Eating
C3.1 analyse the influence of social and environmental factors on food and beverage choices (e.g., financial status, ...)

Teacher prompt: “What are some social and environmental factors that affect a person’s food choices?”

Students: “Families in which the adults work long hours may have less time for meal planning and preparation. It can be harder to make healthy choices when you have less time and less money.” …

Substance Use, Addictions, and Related Behaviours
C3.4 describe social factors that may influence substance use … or behaviours leading to addictions (e.g., gambling; ...), and explain how decision-making and communication skills can be used to respond effectively to these influences …

Healthy Active Living Education, Grade 10, Open (PPL2O)

Living Skills

Personal Skills
1.1 use self-awareness and self-monitoring skills to help them understand their strengths and needs, recognize sources of stress, take responsibility for their actions, and monitor their own progress as they participate in physical activities, develop movement competence, and acquire knowledge and skills related to healthy living (e.g., Active Living: consider what effect their background [...] and experiences have had on the way they think about physical activity or the activities they choose; ...)

A. Active Living

A2. Physical Fitness
A2.2 describe factors that affect personal physical fitness (e.g., ... economic ... influences; maturation; ...), and explain the benefits of developing fitness as part of an overall healthy active way of life …

C. Healthy Living

C1. Understanding Health Concepts
Personal Safety and Injury Prevention
C1.1 demonstrate an understanding of factors that enhance mental health and emotional and spiritual well-being

Teacher prompt: “… Mental health and emotional and spiritual well-being are enhanced by both external factors and internal factors. External factors include … economic … factors … How does having these factors help you to become healthy, successful adults?”
Students: … “Not having financial worries can make it easier to cope day to day; however, being financially stable doesn’t ensure mental and emotional well-being.” …

Substance Use, Addictions, and Related Behaviours
C1.2 demonstrate an understanding of the impact of substance use and addictive behaviours on all aspects (e.g., … economic) of a person’s health and well-being

Teacher prompt: “Substance misuse is the use of substances in ways that are illegal or not recommended medically. Substance abuse refers to excessive use of substances, despite the … economic harm that this may cause to oneself or others. Give examples of different ways in which substance misuse or abuse and addictive behaviours can affect a person’s health and well-being.”

Students: … “Drug abuse can limit your ability to … keep a part-time job. The financial costs of drug use could lead to other problems, including some with potential for conflict and violence.” “Someone with an online gambling, gaming, or shopping addiction is in danger of spending money they do not have and of isolating themselves socially.” …

C3. Making Connections for Healthy Living
Healthy Eating
C3.1 demonstrate an understanding of how they, as consumers, can have an impact on food and beverage choices at school and in the community (e.g., promoting availability of healthy choices in restaurant and cafeteria menus and in grocery stores, … )

Substance Use, Addictions, and Related Behaviours
C3.3 identify public issues related to various addictions (e.g., … gambling, … ), and analyse their impacts and the connections between these impacts locally, nationally, and internationally

Teacher prompt: “Addictions affect people from all … economic, … groups and may have consequences not only for the individuals involved but also for their families, neighbourhoods, and communities, and even beyond. Choose a type of addiction and identify the possible impacts of that addiction at various levels. Examples of impacts may include … direct economic costs such as those related to health care, welfare, and policing, and indirect economic costs such as lost productivity.”

Healthy Active Living Education, Grade 11, Open (PPL3O)

A. Active Living

A2. Physical Fitness
A2.2 describe strategies that can be used to set and achieve effective short-term personal physical activity goals as well as effective goals related to lifelong wellness and active living (e.g., using effective goal-setting to make it easier to stay motivated; … )

Teacher prompt: “What are some things that you can do to set effective goals?”

Student: “To set effective goals, I need to know what my starting point is and then set specific goals that are important to me and that I know I can achieve. Breaking down goals into smaller, easier goals and working toward my final goal in stages will give me a sense of progress, build my self-confidence, and keep me motivated.” …
**B. Movement Competence: Skills, Concepts, and Strategies**

**B2. Movement Strategies**

B2.1 demonstrate an understanding of the components of a range of physical activities …, and apply this understanding as they participate in a number of diverse physical activities, suited to their individual interests and abilities, in a variety of indoor and outdoor environments …

*Teacher prompt:* “With a partner, identify a number of different physical activities you could do together, individually, or with a small group. Consider the following components and characteristics of the activities: … costs … How might these considerations affect the types of activities you would participate in?”

**C. Healthy Living**

**C1. Understanding Health Concepts**

**Human Development and Sexual Health**

C1.4 demonstrate an understanding of a variety of mental illnesses and addictions (e.g., gambling … addictions), their causes and manifestations, and their effects on personal health and well-being (e.g., loss of employment, …) …

**C3. Making Connections for Healthy Living**

**Healthy Eating**

C3.1 identify current issues that involve food either directly or indirectly (e.g., issues involving food safety or quality, such as the sale of non-pasteurized milk products; issues involving food marketing and advertising; …), and explain how healthy eating choices are related to these issues

*Teacher prompt:* “Issues related to food are often in the news. Let’s think about two of them. One involves the influence of the media and advertising on our values and behaviour; the other concerns the genetic modification of food crops. How might these issues be related to food choices? Do people’s choices have an effect on these issues? How might these issues affect someone’s choices?”

*Students:* “A lot of food marketing is aimed at children and teens. Advertisers link their products to our interests and desires through things like event sponsorships, celebrity promotions, lifestyle ads, and product placements in movies. Although many of these products are not healthy, advertisers try to tempt us to buy them by making them look cool. Unrealistic body ideals in the media can also influence our eating habits. However, if people think critically about these influences, they can make healthier choices. They can also let businesses know that they will only purchase healthy food products.” “Some foods in Canada now come from genetically modified crops. … Some people feel this information should be included so that people can make an informed decision about whether to buy the product.”

**Personal Safety and Injury Prevention**

C3.2 describe the … financial impacts (e.g. medical costs, costs of emergency services, …) of behaviours and actions that can lead to injury or harm, and describe ways of promoting behaviours that reduce adolescent injuries or deaths …

*Students:* “…When we’re working at our part-time jobs, we could ask for safety training and information.”
Substance Use, Addictions, and Related Behaviours
C3.3 describe factors (e.g., poverty) that increase a person’s risk of engaging in substance use or addictive behaviours, and identify sources of support that can help people avoid or overcome substance abuse and addiction.

Human Development and Sexual Health
C3.4 describe how to use personal and interpersonal skills to deal with personally stressful situations or to help others deal with stressful situations (e.g., unemployment/underemployment).

Healthy Active Living Education, Grade 12, Open (PPL4O)

Living Skills

Personal Skills
1.1 use self-awareness and self-monitoring skills to help them understand their strengths and needs, recognize sources of stress, take responsibility for their actions, and monitor their own progress as they participate in physical activities, develop movement competence, and acquire knowledge and skills related to healthy living (e.g., Healthy Living: explain how having a good understanding of their personal needs in terms of budget can be helpful when planning for healthy eating).

A. Active Living
A1. Active Participation
A1.2 describe physical activity facilities that are available and accessible to a wide range of users in their local community and assess the potential of these facilities to support lifelong participation in physical activity (e.g., with respect to criteria such as affordability of programs for all ages, interests, and abilities).

Student: “An accessible facility is one that all people, including those with disabilities, are able to use. An accessible facility is also one that’s affordable and in a location that people can get to easily. A ski hill that is served by a bus is accessible for people without a car. … Free programs at community recreation centres are accessible for people on a limited budget. Facilities that are accessible support lifelong participation by enabling everyone to be active.”

A2. Physical Fitness
A2.4 develop, implement, and revise a plan that will help them achieve individual health-related fitness and physical activity goals related to lifelong wellness and active living and that incorporates strategies to help them remain active now and in the future (e.g., look for fitness programs that are affordable).

Students: “… I will be leaving school and moving to a new community next year. My plan includes looking into what kinds of opportunities exist and how much they cost.”
A3. Safety
A3.2 assess the suitability and availability within and outside the local community of resources, agencies, and services that can be used to provide assistance in emergency situations associated with physical activity …

Teacher prompt: “Different resources and services are available in different communities to provide assistance in emergencies. What is available in our community?”
Student: “… For special events like a triathlon, a track meet, or the Terry Fox Run, it’s possible to hire police or emergency services and have them available on-site.”

C. Healthy Living

C1. Understanding Health Concepts
Personal Safety and Injury Prevention
C1.1 demonstrate an understanding of the effects and legal implications of different types of harassment, violence, and abuse … in different relationships and settings (e.g., … workplace, … ) as they relate to persons being targeted, bystanders, and perpetrators, and describe ways of responding to and preventing such situations …
Students: “… Someone in a dating or domestic relationship, for example, could experience … economic abuse, and the abuse may occur at different intervals and with varying degrees of severity – all of which would have different effects. …” …

Substance Use, Addictions, and Related Behaviours
C1.2 describe both the short-term and long-term consequences of substance misuse, including legal consequences
Teacher prompt: “Substance misuse … can have both short- and long-term consequences … What are some of the possible longer-term consequences?”
Students: “… Substance use impairs your judgement, and that can lead to actions you may regret later. For example, a photo of you doing something illegal or embarrassing while drunk or high may get posted online. If it’s found by an employer, it could harm your career prospects.” “Over the longer term, substance misuse can lead to addiction and the more serious problem of substance abuse, which can result in … job loss, financial strain, homelessness, …”

C2. Making Healthy Choices
Healthy Eating
C2.1 demonstrate the ability to make healthy eating decisions that take into account their personal requirements and resources (e.g., … budget, … ) in a variety of situations that they may encounter now and in the future …

Human Development and Sexual Health
C2.4 identify their personal aptitudes and interests, and describe how this knowledge can be applied to the development of goals and life plans …
Students: “… When setting goals, I need to consider what I want to achieve with respect to my education, career, finances, …
C2.5 identify the skills and resources that they will need to maintain their personal health and well-being as they become more independent (e.g., budgeting … skills, … ) …
C3. Making Connections for Healthy Living

Healthy Eating
C3.1 assess the food requirements and available food choices of people in a variety of life situations (e.g., ... families with low income, ... ), and describe the options available to them for maintaining a healthy diet ...

Substance Use, Addictions, and Related Behaviours
C3.3 analyse local and international trends and issues relating to substance use and addictions (e.g., ... illegal gambling), and assess their impact on society

Teacher prompt: “There are major ... economic, ... issues associated with opium farming in other countries, but there are also important issues connected to tobacco growing in Ontario. What are the issues in each case? How are they similar? How are they different? What are their implications for each of the societies involved?”

Human Development and Sexual Health
C3.4 analyse the portrayal of different relationships in the media ... with respect to bias and stereotyping, and describe how individuals can take action to encourage more realistic and inclusive messaging

Teacher prompt: “What are some examples of how the media portray different kinds of relationships in a biased or stereotyped way? Why do stereotypes and biases persist in the media?”

Students: ... “Stereotypes and biases persist for several reasons, but one reason is that the mass entertainment media tend to reflect established attitudes rather than lead the way by changing attitudes. That may be because they are afraid of upsetting their audience or their sponsors.” ...

Teacher: “How could you persuade media producers to change the way they portray relationships?”

Student: “I could use my influence as a consumer, by choosing not to buy, read, or listen to material that presents unrealistic and harmful messages ...”

Health for Life, Grade 11, College Preparation (PPZ3C)

A. Determinants of Health

A.2 Social Factors
A2.2 identify the key social determinants of health and the factors that shape them, and explain how they influence personal health

Teacher prompt: “There is overwhelming evidence that the health status of individuals and populations is influenced by a number of independent but interrelated social factors, such as socioeconomic status, ... employment, working conditions ... These and a variety of other social factors are often referred to as the social determinants of health. It is the combined influence of these factors that is important for our overall health status. Explain how some of these factors can influence health.”
Students: “… [P]eople with more education tend to have less economic stress and a greater sense of control over their own lives. …” “Working conditions, such as those requiring very long hours or shift work, can be a source of emotional and physical stress. …”

Teacher prompt: “… What are some ways in which political decisions and public policy can affect the social determinants of health?”

Students: “… Public policy can help to ensure that people have safer and healthier working conditions. It can also provide people with income supports to ensure that they can afford the necessities of life, and it can provide them with social supports to help them through difficult situations.”

Teacher prompt: “Intergenerational trauma is a term used to describe how traumatic events experienced by a cultural group in one generation may have a psychological, economic, or cultural impact on subsequent generations. … What approaches or services can be helpful for families or individuals who have been affected by intergenerational trauma?” …

A2.3 explain how sex, gender identity, and social and cultural background can influence health (e.g., … gender- and sex-based influences on … access to jobs, …)

Teacher prompt: “… Provide some other examples of how gender- and sex-related differences can affect a person’s health and well-being.”

Students: “In some families, women continue to have the major responsibility for family care. Trying to balance the demands of their jobs with the needs of their families can be a major source of stress that may lead to significant health problems.” “Men are more likely to be injured or killed in work-related accidents. This is mainly because men tend to be employed more in occupations that involve working with heavy equipment, working outdoors, or working in other situations that present a higher level of physical risk.” …

C. Healthy Communities

C1. Consumer Health

C1.1 assess the quality of health information, products, and services, and use information from reliable sources to make informed choices of health-related products, programs, and facilities …

Teacher prompt: “… Trustworthy information about the quality of commercial products and services can be obtained from sources such as Consumer Reports that are independent of any commercial interests and have the expertise and resources to perform thorough evaluations. If you want to know whether a company you are about to deal with can be trusted, you can check with the Better Business Bureau to see if they have a record of complaints. A web search may also reveal comments by people who have had experience with the product or company you are interested in …”

C1.3 describe factors that influence personal choices of health products and services (e.g., finances; …), and assess the impact of these factors on their own choices of health products and services …

C2. Components of Healthy Communities

C2.1 identify the components of a healthy community (e.g., … diverse, vital economy; …), and describe the factors that help to sustain it (e.g., adequate access for all to … income, work, …) …