



FINANCIAL WELLNESS

Course I
Instructing for Impact
For Parents/Teachers/Mentors

**YOU ARE THE
WRITER
OF YOUR
OWN STORY**

FINANCIAL EDUCATION OPPORTUNITIES ACROSS CANADA



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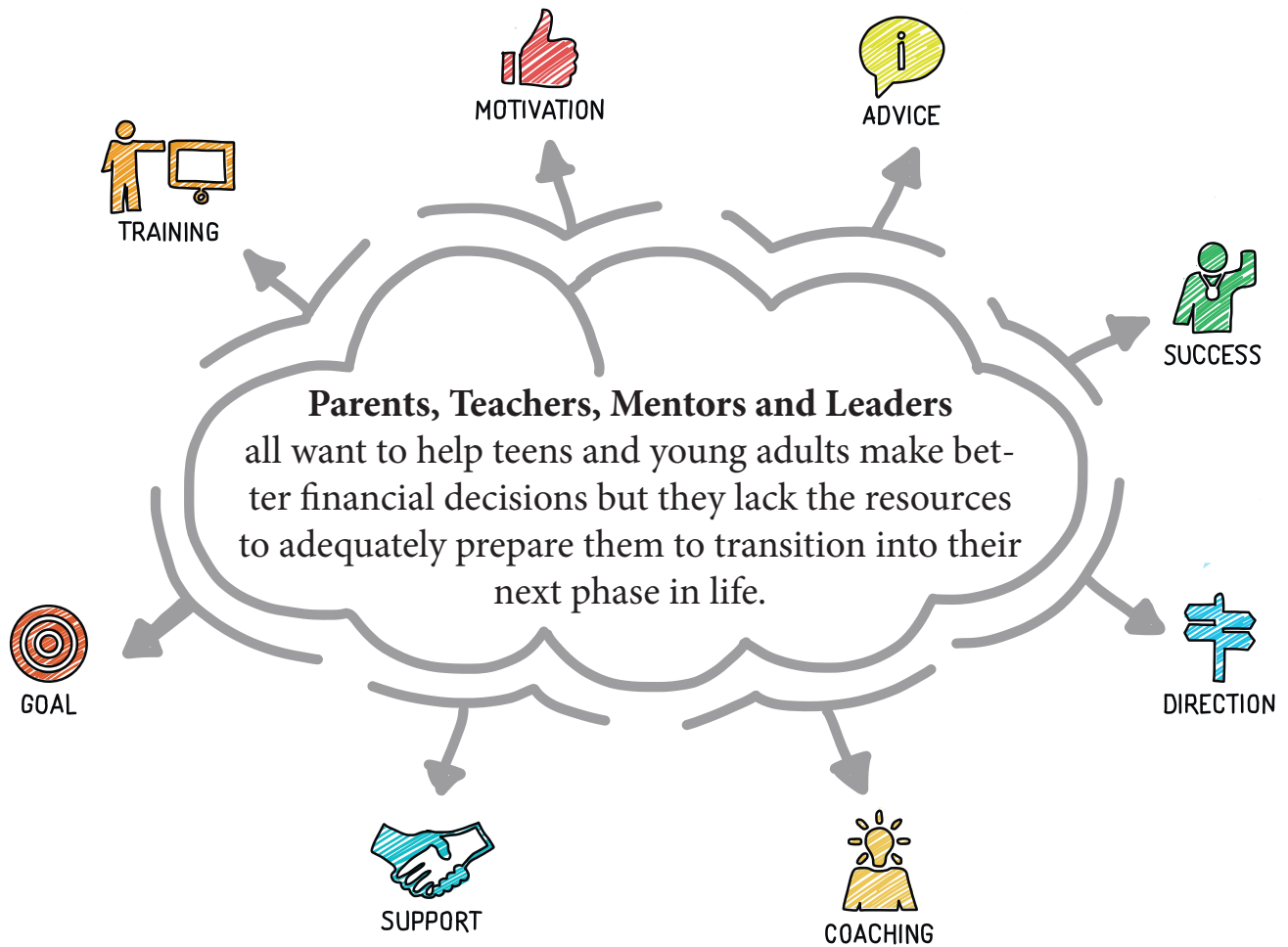
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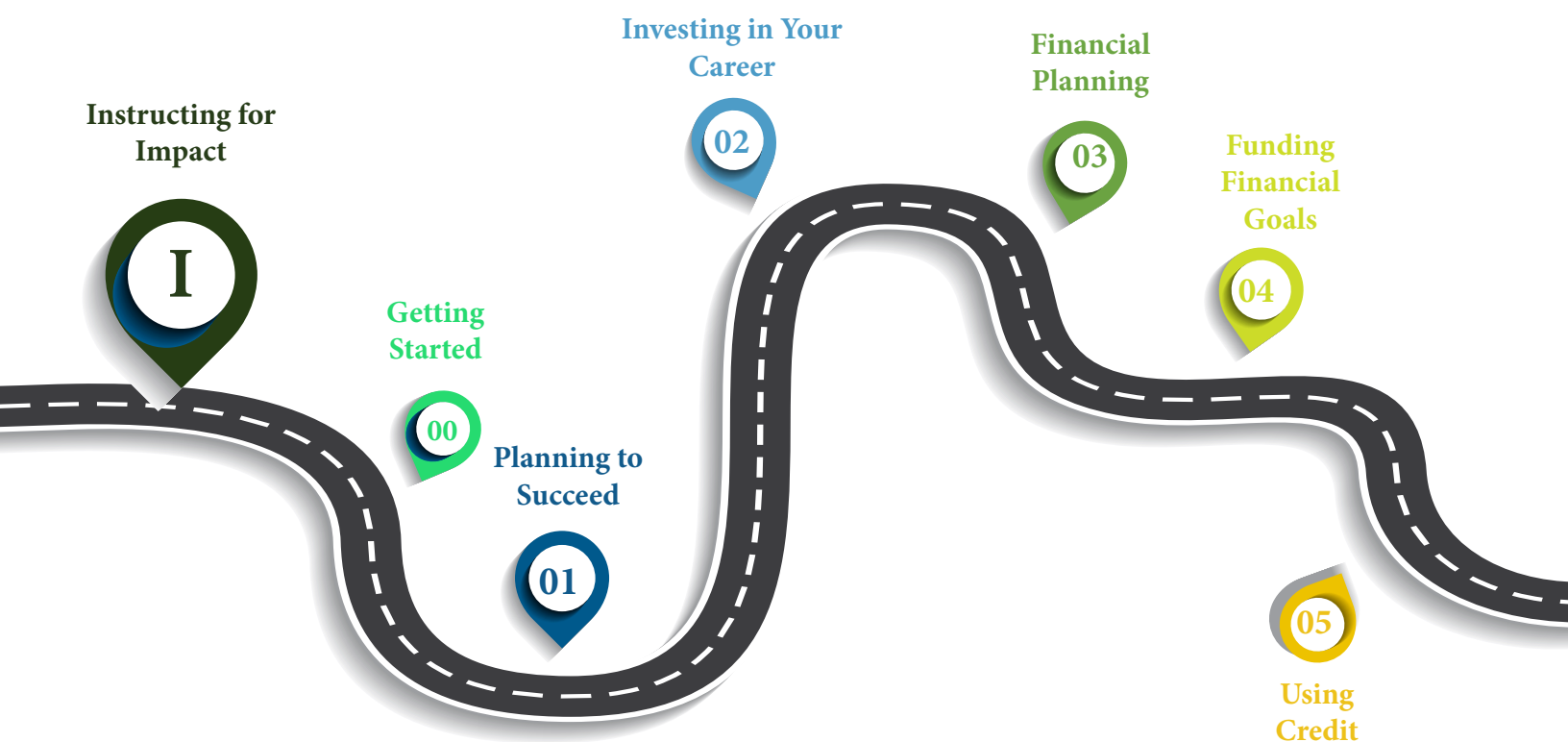
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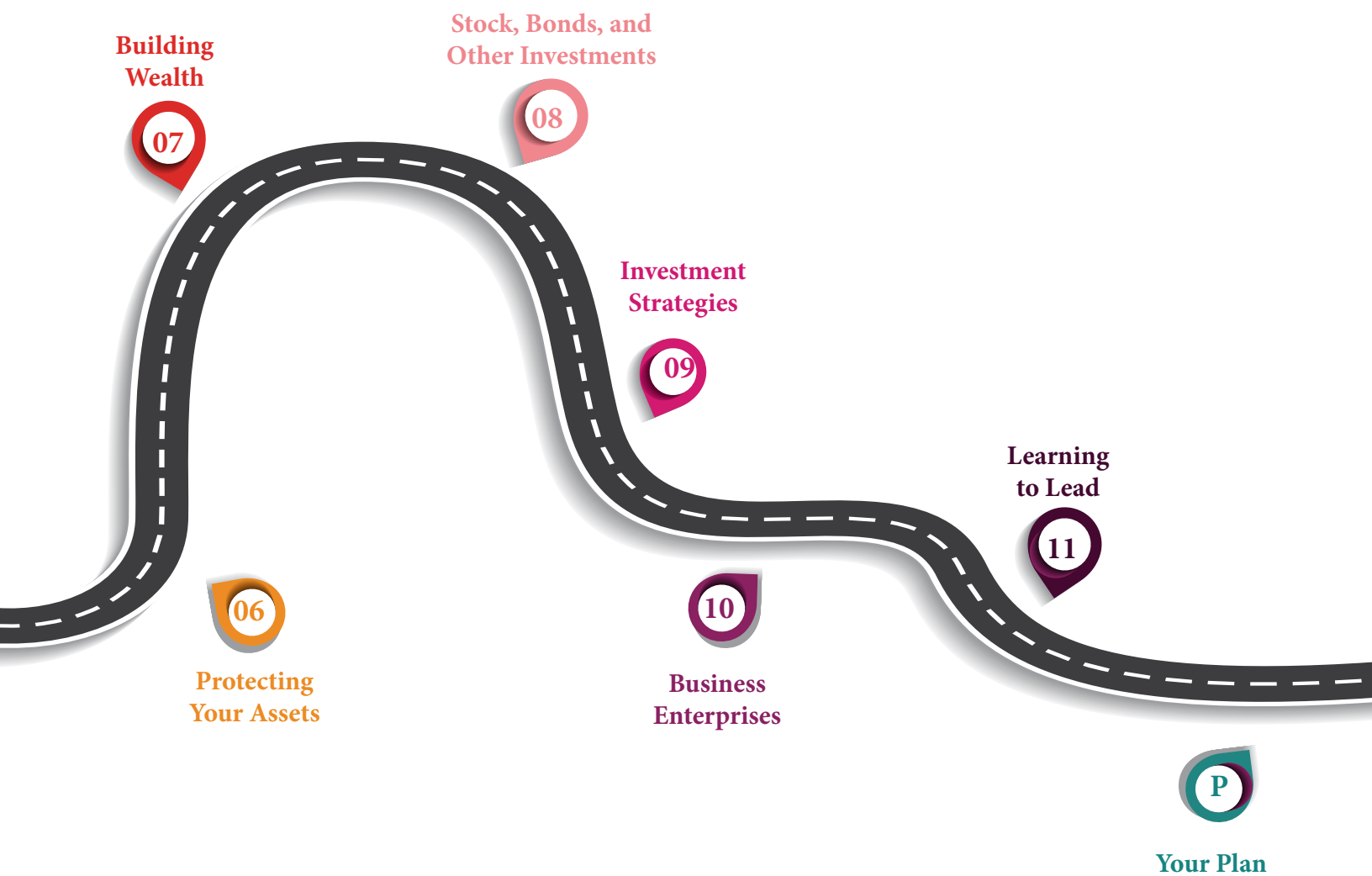
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WELCOME TO THE ASPIRE FINANCIAL WELLNESS PROGRAM FOR TEENS AND YOUNG ADULTS





Building Stronger and Safer Communities
Through Financial Education

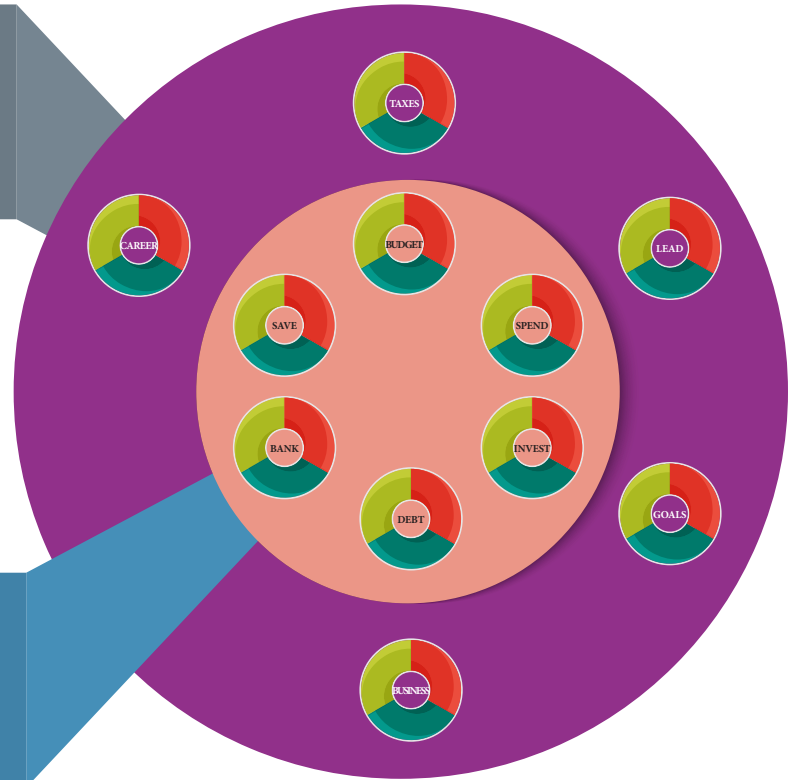
FINANCIAL LITERACY VS FINANCIAL WELLNESS

FINANCIAL WELLNESS

Empowers people with financial knowledge, skills, and behaviors to take charge of their own wellness

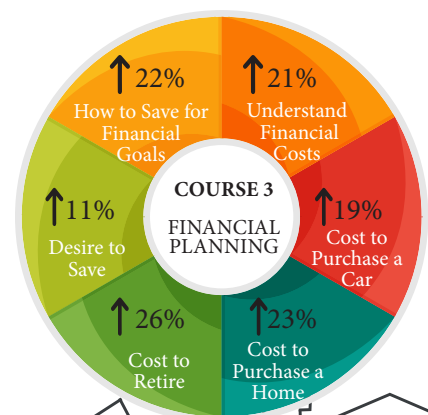
FINANCIAL LITERACY

People manage money with financial education.



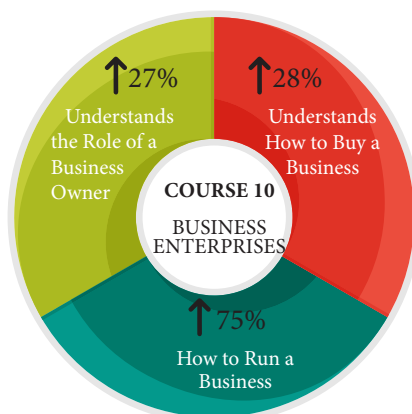
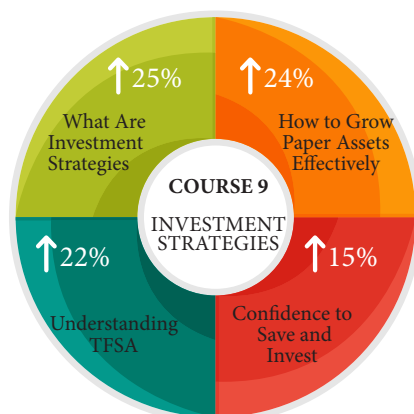
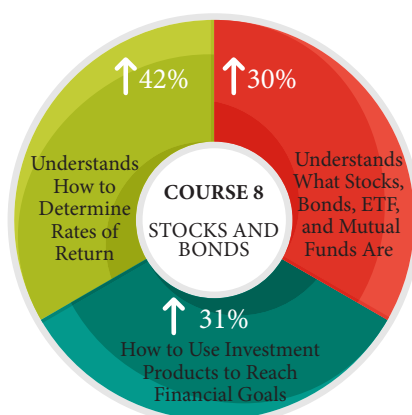
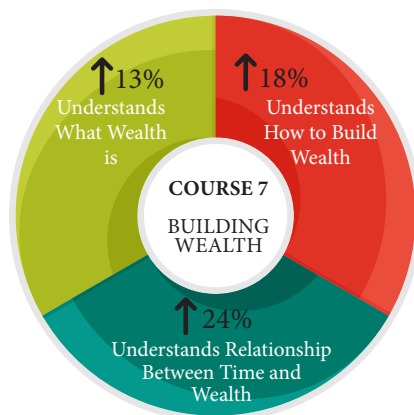
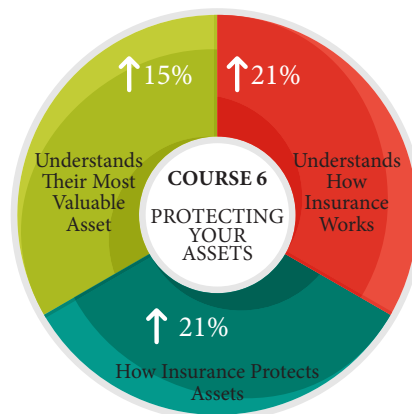
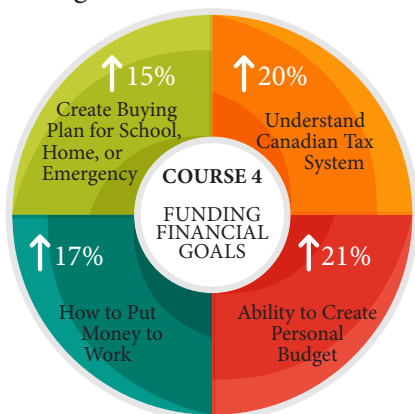
AFTER COMPLETING THIS COURSE

Over the years of collecting student learning results data has show the below results. Results may vary and are not guaranteed.

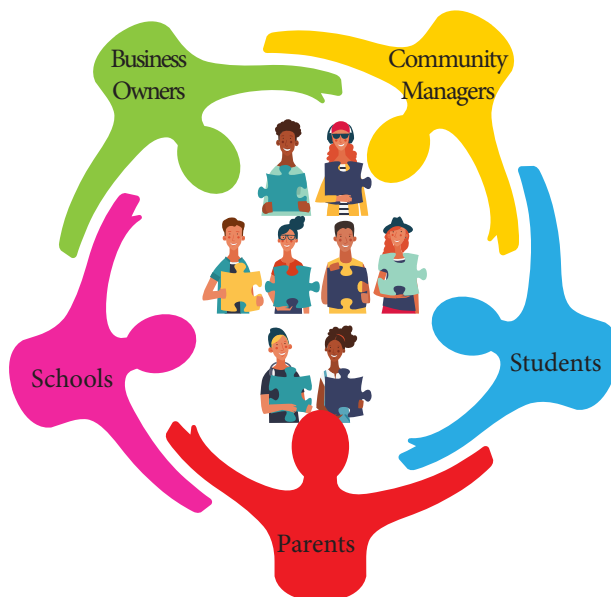


AFTER COMPLETING THIS COURSE

Over the years of collecting student learning results data has show the below results. Results may vary and are not guaranteed.



WE ALL HAVE A STAKE IN BETTER FINANCIAL EDUCATION



Potential Outcomes For Businesses

- ① Informed Employees
- ② Intern Candidates
- ③ Future Consumers
- ④ Community Connected
- ⑤ Respect and Trust

Potential Outcomes For Community

- ① Poverty Reduction
- ② Economic Development
- ③ Adequate Retirement Funding
- ④ Lower Bankruptcies
- ⑤ Contributing Members

Potential Outcomes For Students

- ① Become Informed Consumer
- ② Better Manage Risks
- ③ Identify Learning Gaps
- ④ Stay in School
- ⑤ Improve Self-Esteem

Potential Outcomes

- ① More Successful Life Transition
- ② Deeper Teen/Parent Relationship
- ③ More Time to Focus on Own Goals
- ④ Transfer of Inheritance to Reach Higher
- ⑤ Stronger Peer to Peer Family Relationship

Potential Outcomes

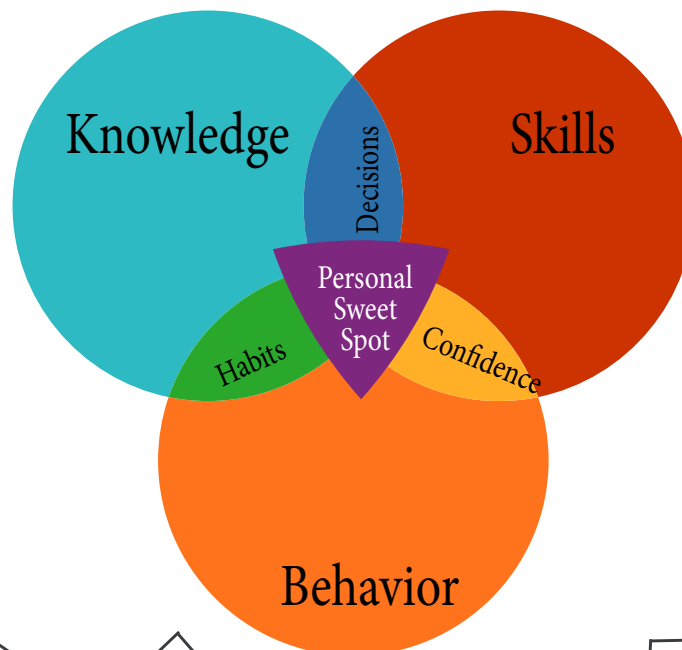
- ① Engaged Learning Community
- ② Safer Environments
- ③ Higher Educational Ratings
- ④ Involved Alumni
- ⑤ Increased Knowledge Transfer

MAKE BETTER FINANCIAL DECISIONS

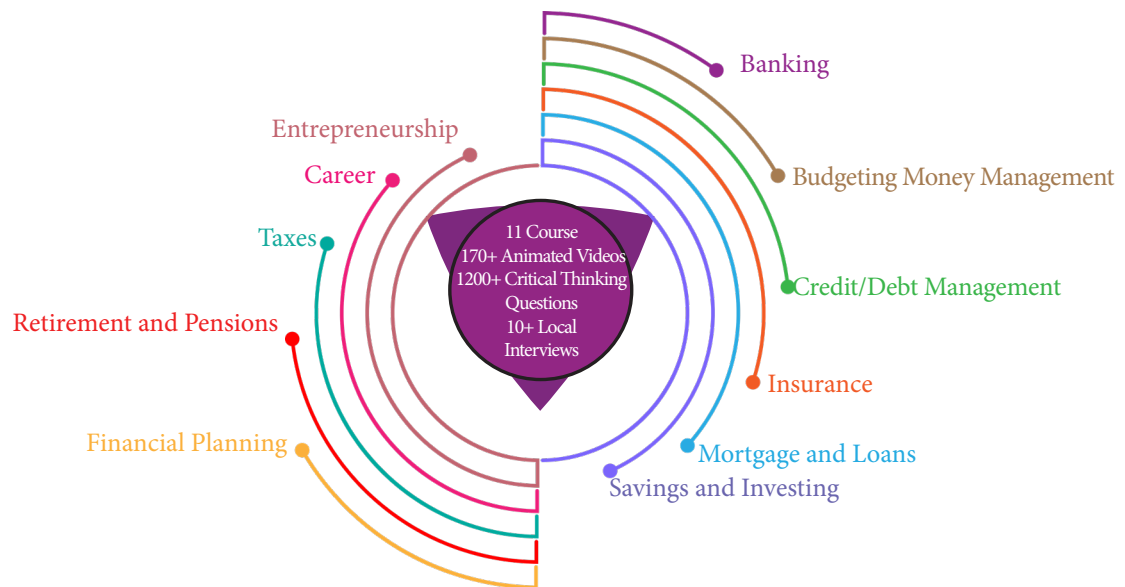
When it comes to doing the RIGHT things with your money, getting the RIGHT information in a way that helps you better achieve your goals is vital.

A Age Appropriate
S Strategically Integrated
P Personalized Planning
; Independently and Unbiasedly Written
R Researched and Relevant
E Engaging and Enhancing

We all have different goals we are trying to achieve and therefore requires different levels of knowledge, skills, and behaviors. Discover your financial SWEET SPOT.



FINANCIAL EDUCATION IS THE INTEGRATION OF MANY TOPICS



USING THE ASPIRE FINANCIAL WELLNESS PROGRAM

How to get the most out of the ASPIRE Financial Wellness program. To help meet the needs of both the learner and the teacher the ASPIRE program is available on two platforms; on-line and textbooks. Regardless of which teaching or learning medium is used the ultimate goal of the ASPIRE program is to develop knowledge, skills, and behaviors to help users achieve financial goals.

To maximize learning results under both platforms

- The users must;
 - Be actively engaged in the content
 - Personalize their own financial well-being
 - Step out of interest areas
 - The content must be;
 - Organized
 - Concise
 - Engaging
 - Current
 - The mediums should be used
 - Simultaneously
 - In course order
- How to use the ASPIRE textbook series.
 - General explanation of content is provided. Further research may be required to integrate content into life.
 - Reading and highlighting is not enough. Make notes to personalize concepts and strategies.
 - When it comes to answering questions sketch general answers on a sticky note and stick it in the appropriate place. Your answers will change over time.
 - Use key question responses to help build a personalized financial road map to achieve financial goals
 - Keep the personalized financial road map handy to help make better decisions.
 - How to use the ASPIRE on line series.
 - Treat the on-line course like any other real course
 - A more in depth explanation is provided by watching each video.
 - When it comes to answering questions keep answers current. Your answers will change over time.
 - Ky question responses will be automatically transferred to build a personalized financial road map to achieve financial goals
 - Keep the electronic personalized financial road map handy to help make better decisions.

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WHY FINANCIAL EDUCATION IS NEEDED



In an ever changing society (country, states, provinces, territories, counties, communities, neighborhoods, workplace/school places, and families) our financial education touches virtually every aspect of our lives. From

See more?

Watch this 4:17 minute video [click here](https://www.youtube.com/watch?v=WxRQE79x5RM) or visit (<https://www.youtube.com/watch?v=WxRQE79x5RM>)

MAXIMIZE YOUR FINANCIAL SWEET SPOT



The Right Financial Education Leads to a Bright Future. In an ever changing society our financial education touches virtually every aspect of our lives.

See more?

Watch this 2:27 minute video [click here](https://www.youtube.com/watch?v=q1OTCrDB4yU) or visit (<https://www.youtube.com/watch?v=q1OTCrDB4yU>)

WHAT SHOULD A FINANCIAL EDUCATION PROGRAM INCLUDE?



The right financial education is critical to creating stronger and safer communities. Financial education for teens and young adults helps them:

See more?

Watch this 4:49 minute video [click here](https://www.youtube.com/watch?v=EB5x3_D-KDc) or visit (https://www.youtube.com/watch?v=EB5x3_D-KDc)

HELPING TEENS BECOME FINANCIALLY INDEPENDENT PART 1



Parenting a teen is undoubtedly one of the hardest challenges of being a parent. Part of the challenge is coping with our teens push for independence

See more?

Watch this 3:12 minute video [click here](https://www.youtube.com/watch?v=PFKprHiu08g) or visit (<https://www.youtube.com/watch?v=PFKprHiu08g>)

HELPING TEENS BECOME FINANCIALLY INDEPENDENT PART 2



The sooner parents begin preparing their children to be financial independent the more teachable opportunities will become available.
See more

See more?

Watch this 1:48 minute video [click here](https://www.youtube.com/watch?v=zmj4ZSoXxhA) or visit (<https://www.youtube.com/watch?v=zmj4ZSoXxhA>)

MAKING IT EASY FOR TEENS AND YOUNG ADULTS TO FLY



Parents can your teens and young adults handle money?

See more?

Watch this 1:55 minute video [click here](https://www.youtube.com/watch?v=S6pmI9gaoVM) or visit (<https://www.youtube.com/watch?v=S6pmI9gaoVM>)

HELP CREATE A PAINTING WORKING FOR



As a parent of two adult child I know how hard it is to sometimes motivate your teens or young adults. Even at an older age “once a parent always a parent”.

See more?

Watch this 2:36 minute video [click here](https://www.youtube.com/watch?v=N8FbkIL0aQ4) or visit (<https://www.youtube.com/watch?v=N8FbkIL0aQ4>)

INTEGRATING SELF-DIRECTED LEARNING



The challenge of teaching our teens and young adult financial education is

See more?

Watch this 3:49 minute video [click here](https://www.youtube.com/watch?v=ttt0i-be4V0) or visit (<https://www.youtube.com/watch?v=ttt0i-be4V0>)

Section 03F

FINDING AND USING A GUEST SPEAKER



Are They Knowledgeable and Unbiased?

Can They Communicate and Relate My Audience?

Are They Safe and Trustworthy?

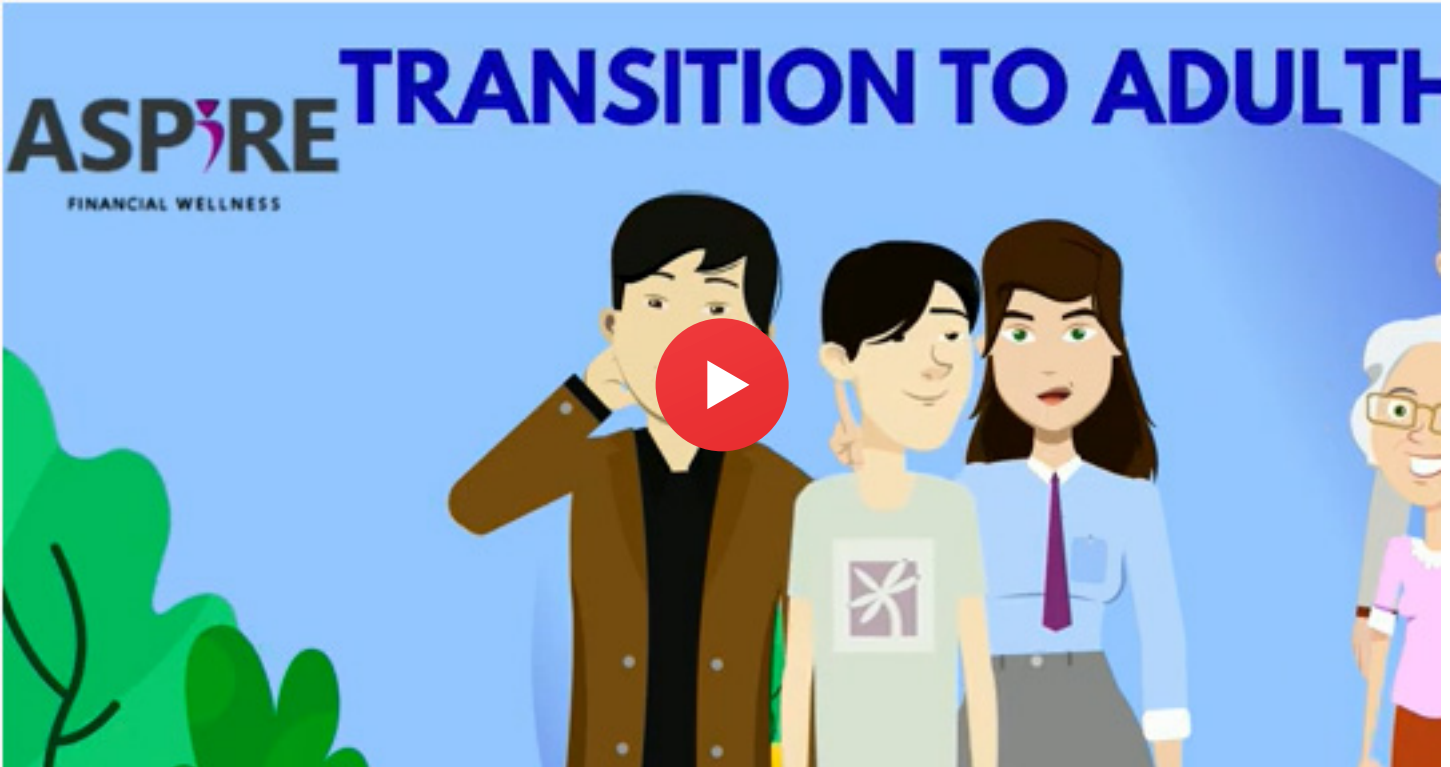
Are They Available Electronically or Face-to-Face?

As the classroom leader finding support to help teens and young adults make better financial decisions can be somewhat cumbersome. Are they knowledgeable in their professional areas? Can they communicate and relate with students? Are they safe? Are they sharing unbiased information or selling products and services? Are they available? Do they visit the classroom in person or electronically?

See more?

Watch this 1:51 minute video [click here](https://www.youtube.com/watch?v=GXT7qQpY3Lo) or visit (<https://www.youtube.com/watch?v=GXT7qQpY3Lo>)

PARENTS NEED ASPIRE TO HELP TRANSITION



Parents are your teens or young adults ready to meet the needs of a new world?

See more?

Watch this 2:02 minute video [click here](https://www.youtube.com/watch?v=W8_ngZsUXws) or visit (https://www.youtube.com/watch?v=W8_ngZsUXws)

Section 03H

TEACHERS NEED ASPIRE TO HELP TRANSITION



As teachers we are constantly searching for ways to meet the ever changing needs of our students, parents, and administrators. With the continued development of technology, classrooms can be further enriched with on-line learners

See more?

Watch this 3:05 minute video [click here](https://www.youtube.com/watch?v=T2FqbTJqjOA) or visit (<https://www.youtube.com/watch?v=T2FqbTJqjOA>)

Section 03I

ENROLLING IN THE CAREER AND FINANCIAL MANAGEMENT WORKSHOP



Welcome. we are glad you have decide to attend this workshop. We are a group of local professionals that really care about our communities. We believe our communities will become stronger and safer if members are financially well

See more?

Watch this 1:11 minute video [click here](https://www.youtube.com/watch?v=2-Z6ROFEHZA) or visit (<https://www.youtube.com/watch?v=2-Z6ROFEHZA>)



Course 1
Planning to Succeed
3 Hours

Learning OBJECTIVES

- Understand the importance of goal setting.
- Improve understanding of how to set goals.
- Explain the psychology of goal setting.
- Initiate the goal setting process.
- Discuss the crucial difference between dreams, visions and goals.
- Discover alternative ways to keep motivated.
- Design a plan for turning life goals and aspirations into reality.
- Recognize the importance of positive self talk.
- Improve planning efficiencies.
- Use Specific, Measurable, Attainable, Realistic and Timely (SMART) goals.
- Perform SMARTER actions to achieve goals.
- Increase confidence in ability to achieve goals.
- Demonstrate knowledge of and a commitment to achieving goals

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Course 1

INTRODUCTION

COURSE 1 INTRODUCTION



MOOD TRACKER

I can't
pay bills

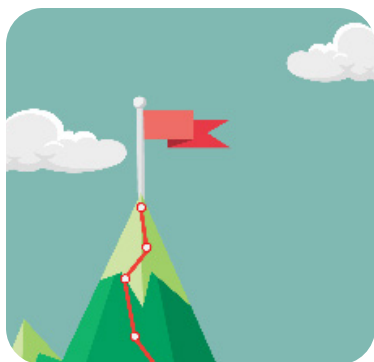


A common description of an individual's financial well-being is a mental state of mind where they can;

- Meet current and ongoing financial obligations,
- Feel secure in their financial future,
- Are able to make choices that allow enjoyment of life.

See more?

Watch this 1:27 minute video [click here](https://www.youtube.com/watch?v=_fnnhJwnSRw) or visit (https://www.youtube.com/watch?v=_fnnhJwnSRw)



Course 2
Investing in Your Career
3.5 Hours

- Examine the components of effective career development as a lifelong process
- Update and expand a personal profile related to potential career choices
- Examine the relationship among career planning, career decisions and lifestyles
- Develop strategies to deal with the transition from senior high school to post-secondary education/training and work
- Develop a quality career portfolio
- Investigate learning opportunities in post-secondary programs, on-the-job training and apprentice program

Learning OBJECTIVES

- Analyze variations in employment and the implications in the life career process
- Determine skills, attitudes and behaviors necessary to getting a position
- Determine the skills, attitudes and behaviors necessary for retaining a job
- Design a plan for turning life goals and aspirations into reality
- Learn how to effectively articulate their set of practical skills and tools on a resume, in a portfolio, and during interviews

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Section 05 SKILLS DEVELOPMENT	18	Section 16 GROUP INSURANCE	36
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Course 2

INTRODUCTION

COURSE 2 INVESTING IN YOUR CAREER



There are many factors that go into designing a career path. Whether we are planning our first career path or changing directions to another trail part of the travel plans involves co-ordinating who we are, identifiably occupational opportunities, prioritizing decisions, and taking SMARTER actions.

See more?

To watch this 1:12 minute video [click here](https://www.youtube.com/watch?v=Gury5q_9nYE) or visit (https://www.youtube.com/watch?v=Gury5q_9nYE)



Course 3
Financial Planning
5 Hours

Learning OBJECTIVES

- Identify personal resources, and explain how they could be of value to self and others
- Compare needs, wants and consequences, with consideration of self, others and society
- Examine sources of lifestyle aspirations, and relate these to personal resources
- Demonstrate knowledge of and a commitment to achieving personal financial goals
- Develop strategies to be informed consumers
- Explain how to offset financial implications of financing post-secondary education, buying a house and a car, and retirement planning
- Investigate sources and types of financial assistance for post-secondary education
- Recognize that as individuals we are responsible for our own finances.
- Design a plan to reach a specific financial goal

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Course 3

INTRODUCTION



We all have been lost at some point in time in our lives. Whether it has been traveling in big cities or foreign countries or simply navigating unfamiliar neighborhoods. We often use a map or rely on GPS to help get us back on the right track heading towards our destinations. In retrospect, however if we had created and then followed a map we more than likely would not have gotten lost.

See more?

Watch this 3:08 minute video [click here](https://www.youtube.com/watch?v=jDvURMyOfXY) or visit (<https://www.youtube.com/watch?v=jDvURMyOfXY>)



Course 4
Funding Financial Goals 5.5
Hours

Learning OBJECTIVES

- The relationship between income and expenses
- Money-management strategies to achieve goals
- Personal financial skills required for future
- To identify ways to save
- To analyze reasons to save
- Income spending issues
- To identify and effectively apply strategies for managing money resources
- To design, justify, and adjust budgets
- Effective strategies for improving personal management
- To develop and evaluate a personal budget
- Reasons for taxation and uses of tax revenues

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Course 4

INTRODUCTION

Income

Expenses



WELCOME TO FUNDING FINANCIAL GOALS

course 4

Where will the money come from to fund out financial goals?

See more?

Watch this 1:41 minute video [click here](https://www.youtube.com/watch?v=JR0t_hKe_x8) or visit (https://www.youtube.com/watch?v=JR0t_hKe_x8)



Course 5
Purchasing Using Credit
6 Hours

Learning OBJECTIVES

- Describe the risks and responsibilities associated with using credit.
- Identify the role of credit
- Describe the factors that affect credit worthiness
- List basic types of credit
- Compare the services of various types of financial institutions and identify advantages
- Compare services available from financial institutions, and solve problems involving the cost of purchases on credit
- Manage money
- Describe consequences of having excessive debt
- Calculate how long it takes to repay debt and total cost when borrowing and making minimum payments
- Compare the advantages and disadvantages of different payment methods
- Calculate and compare costs associated with the use of credit.

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Course 5

INTRODUCTION

course 5

**WELCOME TO PURCHASING USING
CREDIT**



See more?

Watch this 1:33 minute video [click here](https://www.youtube.com/watch?v=2SzytK03lWg) or visit (<https://www.youtube.com/watch?v=2SzytK03lWg>)



Course 6
Protecting Your Assets
5.5 Hours

Learning

OBJECTIVES

- Realize the consequences of being under insured.
- Identify common types of insurances
- Discover ways to reduce the cost of insurance
- Learn costs of owning and operating a vehicle
- Understand how insurance and other risk management strategies protect against financial loss
- Realize the impact on individual development and decision making when faced with challenges due to death or illness
- Determine the importance of risk management planning

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Course 6

INTRODUCTION



not protect them!

See more?

Watch this 2:37 minute video [click here](https://www.youtube.com/watch?v=Xb79JeM6ugs) or visit (<https://www.youtube.com/watch?v=Xb79JeM6ugs>)



Course 7
Building Wealth
3 Hours

Learning

OBJECTIVES

- Learn financial resources needed for specific goals including retirement lifestyles
- Apply the concept of time value of money
- Identify strategies for investing
- Discover the power of compound interest and the importance of starting early in implementing a financial plan
- Understand options for purchasing financial assets to achieve goals
- See the effects inflation has on savings and investments
- See the effects inflation has on the cost of living
- Learn to select appropriate financial products to achieve different financial goals

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INTRODUCTION



There are many ways we can define wealth. Whether we choose to consider ourselves wealthy by; being in great shape (physical wealth), having a support group (family and social wealth), working in a satisfying job (work wealth) or having enough money to meet our financial goals (financial wealth) we need to ensure it helps us live a happy and fulfilling life. In this course we will talk mainly about financial wealth. By helping to identify:

See more?

Watch this 1:35 minute video [click here](https://www.youtube.com/watch?v=5oWp-u27ySc) or visit (<https://www.youtube.com/watch?v=5oWp-u27ySc>)



Course 8
Stocks and Bonds
3.5 Hours

Learning

OBJECTIVES

- Analyze the relationship between risk and reward
- Learn effective investment practices
- Compare short and long term investments options
- Identify types of investment vehicles
- Compare risks and rewards of savings and investments
- Select appropriate financial products to achieve different financial goals.

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Course 8

INTRODUCTION



There are many things to consider when choosing a road to build financial wealth (Buying a business, Real Estate, paper assets). Selecting the right road really depends on the

See more?

Watch this 0:53 minute video [click here](https://www.youtube.com/watch?v=GLHno_yHYEE) or visit (https://www.youtube.com/watch?v=GLHno_yHYEE)



Course 9
Investment Strategies
4 Hours

Learning OBJECTIVES

- Select appropriate financial strategies to achieve different financial goals

- Identify strategies for investing
- Further discover the power of compound interest and the importance of starting early in financial planning
- Understand the risks of different types of investments

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Course 9

INTRODUCTION



Stocks, bonds, and mutual funds form the bases of many wealth building products. However, if you want to build wealth with paper asset products you need to have a plan. Creating a plan will provide a bigger picture and aid in setting SMART goals and perform SMARTER strategies

See more?

Watch this 0:53 minute video [click here](https://www.youtube.com/watch?v=6odTIWvYbtM) or visit (<https://www.youtube.com/watch?v=6odTIWvYbtM>)



Course 10
Business Enterprises
4 Hours

- Identify opportunities of entrepreneurship and self-employment.
- Understand the entrepreneurial process
- Evaluate personal entrepreneurial tendencies and abilities

Learning

OBJECTIVES

- Acquire basic knowledge and skills required for organizing and carrying out entrepreneurial activities
- Develop basic abilities to identify entrepreneur risk and develop managerial insight
- Understand the relationship between profit, revenue and expense

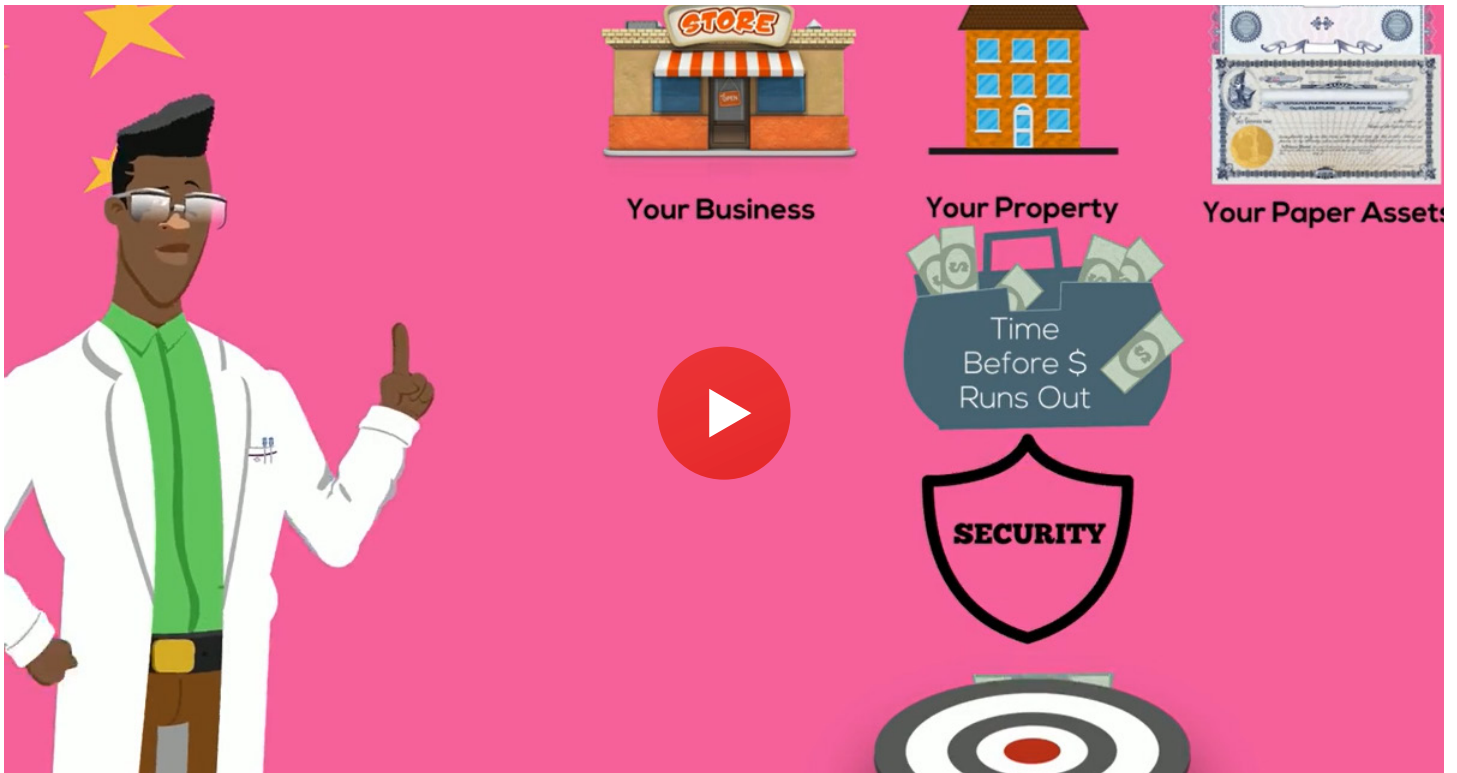
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Course 10

INTRODUCTION



As we have seen in other courses, building financial wealth and having financial security is a combination of choosing investments products and strategies to meet the needs of financial goals. Owning a business and owning real estate is another way to build wealth.

See more?

Watch this 1:46 minute video [click here](https://www.youtube.com/watch?v=e2WFYQ2m6vk) or visit (<https://www.youtube.com/watch?v=e2WFYQ2m6vk>)



Course 11
Learning to Lead
3 Hours

Learning

OBJECTIVES

- Develop critical thinking skills
- Understand how leadership models are used
- Realize how ethics, morals, and values relate to their leadership dilemmas.
- Students will learn to practice team leadership through active group participation
- Gain a greater understanding of their own personal identities and how their identities shape their leadership
- Learn to explore and actualize their personal values
- Come to realize that serving as a leader is more than just being the boss.

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Course 11

INTRODUCTION



At some point in time in your life you will be called to lead.
Whether it will be in;

See more?

Watch this 1:55 minute video [click here](https://www.youtube.com/watch?v=Vosx5P4M5VM) or visit (<https://www.youtube.com/watch?v=Vosx5P4M5VM>)

Enrolling Students

NAVIGATION

For the Parent

Step 1 To get started please enroll your teen and/or young adult in ASPiRE Financial Wellness course series by visiting www.aspireall.ca or by clicking on this [link](#). As the leader in your family you have the opportunity to help guide your son or daughter to live a happy and successful life.

Step 2 The Aspire Financial Wellness program uses the Moodle Learning Management System to deliver courses to students. The course series is hosted at www.aspireall.ca. With your purchase you will receive a free administrators login so you can review and evaluate responses. Please send a separate email to info@aspireall.ca indicating

;

- the name of your son or daughter
- your email address,
- first and last name,

For the Teacher and/or Mentor

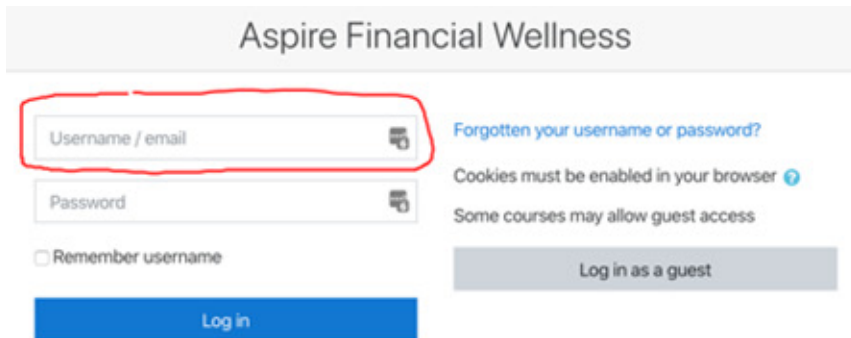
Step 1 To get started please enroll your teens and/or young adults in ASPiRE Financial Wellness course series by visiting www.aspireall.ca or by clicking on this [link](#). As a community leader you have the opportunity to help guide your students so they may live a happier and more successful life as they begin to define it.

Step 2 The Aspire Financial Wellness program uses the Moodle Learning Management System to deliver courses to students. The course series is hosted at www.aspireall.ca. With your purchase you will receive free administrators login so you can review and evaluate responses. Please complete the enrollment form found at www.aspireall.ca or by clicking on this link and send it to info@aspireall.ca.

Step 3 Once enrolled an email will be sent to all registrants providing username and password. This email response sometimes ends up in the spam or junk folder so please check all locations for login information. If enrollment information has not been received please send an email to info@aspireall.ca and indicate which person needs login information.

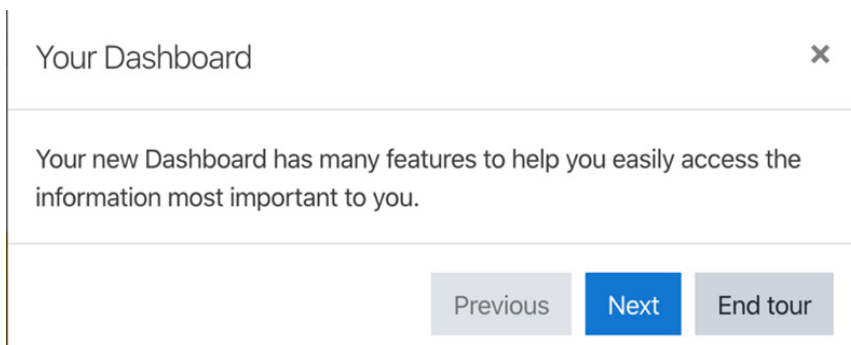
Enrolling Students

NAVIGATION



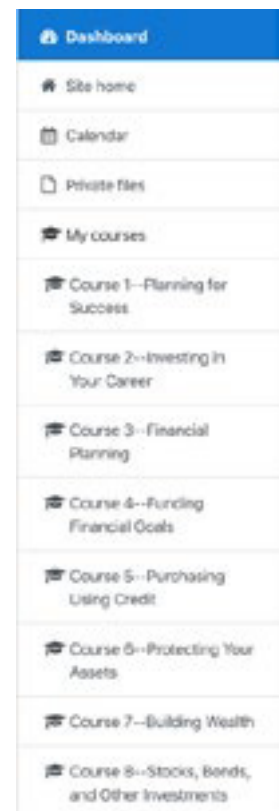
The login page for Aspire Financial Wellness. It features a header with the text "Aspire Financial Wellness". Below the header, there is a login form with two input fields: "Username / email" and "Password". The "Username / email" field is highlighted with a red rectangle. To the right of the "Username / email" field, there is a link that says "Forgotten your username or password?". Below the "Password" field, there is a checkbox labeled "Remember username". To the right of the "Password" field, there is a message that says "Cookies must be enabled in your browser" with a blue information icon. Below the "Remember username" checkbox, there is a button labeled "Log in". To the right of the "Log in" button, there is a button labeled "Log in as a guest".

Step 4 The first time students they will be presented with a brief tour. Use the “Previous” and “Next” buttons to view the tour. Click on “End Tour”

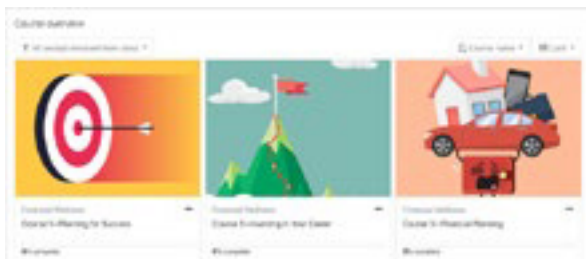


The "Your Dashboard" tour screen. It has a title bar that says "Your Dashboard" with a close button (X) on the right. Below the title bar, there is a paragraph of text: "Your new Dashboard has many features to help you easily access the information most important to you." At the bottom of the screen, there are three buttons: "Previous", "Next", and "End tour". The "Next" button is highlighted in blue.

Step 5 Moodle consists of several different areas students should be familiar with. The first area is the “Dashboard”. From the “Dashboard”, students can access all 11 courses. To access a specific course, click on the Course name.



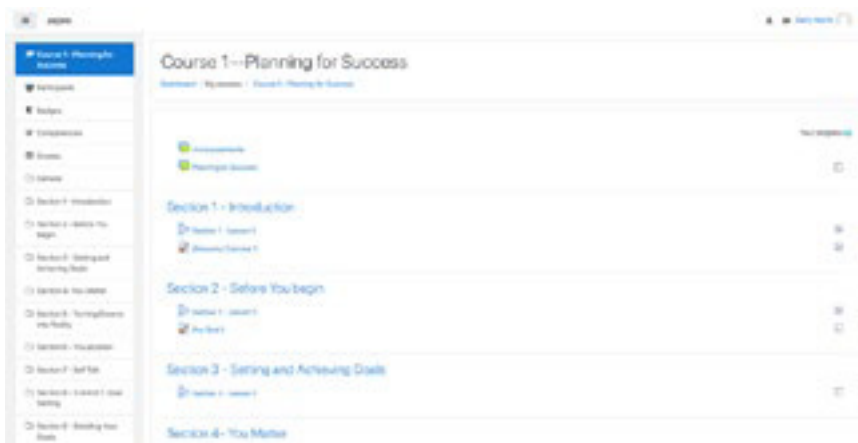
Step 6 The “Course Overview” area lists the different courses students are registered for. To access a specific course, click on a course picture. Note below of each course students progress.



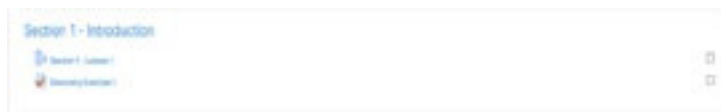
Enrolling Students

NAVIGATION

Step 7 Click on the desired Course students wish to access. The main course page displays listing the different sections in the course. The left area contains a menu of the different sections within the course. Click on a section to begin learning. Note that some sections must be completed before students can access the next section. The center area also displays the different sections in the course.



Step 8 The square boxes to the right of each section indicate sections students have taken. The system will automatically place a check in this box when section is completed. If students wish to retake a lesson, simply click on the check mark to clear the box and retake the lesson.



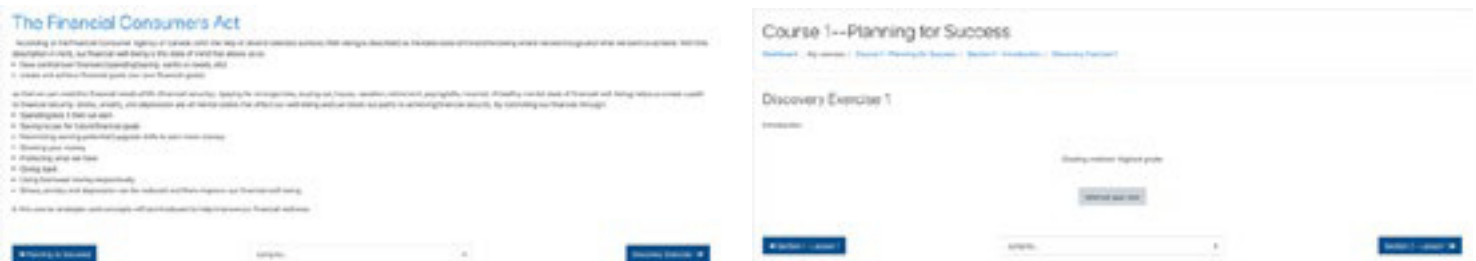
Step 9 Click on a lesson to start learning. Most lessons consist of a video component. Click on the “Play” icon to start watching the video.



Enrolling Students

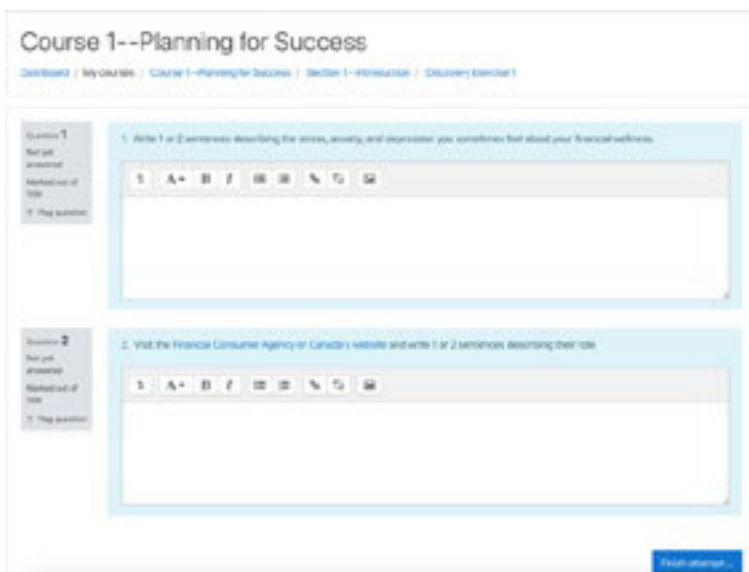
NAVIGATION

Step 10 Most lessons also contain a textual component. Read through the text that accompanies the lesson. Once finished with a lesson, use the buttons on the bottom of the Lesson to move backward and forward in the course.



Step 11 Some lessons consist of Discovery Exercises. These quizzes are designed to collect student understanding of the previous lesson. Click on “Attempt Quiz Now” to access the quiz (see above left).

Step 12 Once students click on the “Attempt Quiz Now” button, the quiz displays. After students enter their answers in the appropriate boxes they can click on “Finish Attempt”.



Enrolling Students

NAVIGATION

Step 13 On the Quiz confirmation screen, click on “Submit all and finish” to submit answers. If students want to change their answers, click on “Return to attempt” and change appropriate answers. Students must “Submit all and finish” each quiz in order for it to be saved for marking.



Step 14 Continue learning by repeating the steps (7 – 13) above.

Enrolling Students

FORGOT PASSWORD

If students have difficulty logging in or they have forgotten their password, they can submit a request to reset the password.

Step 1 Go back to Step 3 in the login page and click on “Forgot your username or password”.

Enrolling Students

FORGOT PASSWORD

Aspire Financial Wellness

☐ Remember username

Log in

[Forgotten your username or password?](#)

Cookies must be enabled in your browser [?](#)

Some courses may allow guest access

Log in as a guest

Step 2 Enter either student username or the email address used when originally enrolled. Click on “Search” to submit your request.

Aspire Financial Wellness

Search by username
[input]
[button]

Search by email address
[input]
[button]

Hi Barry,

A password reset was requested for your account "barry.harris" at Aspire Financial Wellness.

To confirm this request, and set a new password for your account, please go to the following web address:

https://classroom.aspireall.ca/open/forget_password.php?token=N4FLZ7HHQv7DGmH7RTbRAXL6Z8muuIf
(This link is valid for 30 minutes from the time this reset was first requested)

If this password reset was not requested by you, no action is needed.

If you need help, please contact the site administrator,

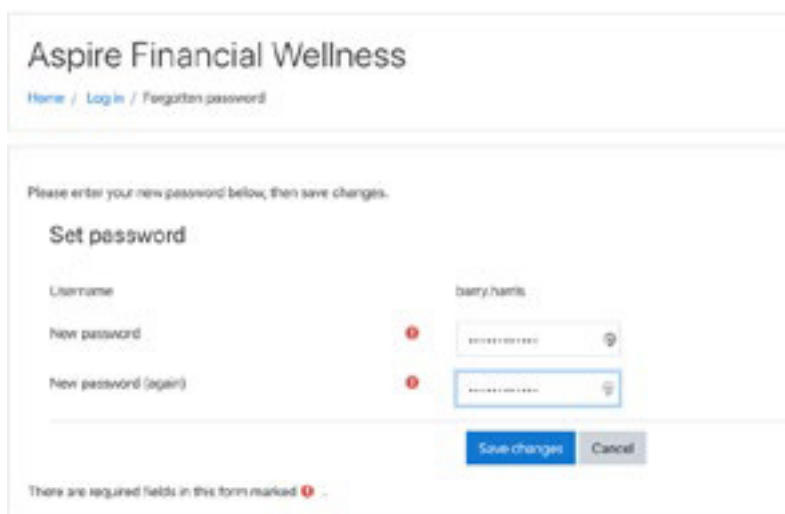
Admin User

Step 3 If you are a registered teacher, you will receive an email from Moodle with a link to reset your password. Note that the password reset link is only valid for 30 minutes. Click on the link in the email to reset your password. Enter either student username or the email address used when originally enrolled. Click on “Search” to submit your request. (See above left)

Enrolling Students

FORGOT PASSWORD

Step 4 Enter your new password in the applicable boxes. You need to enter your new password twice. Click on “Save changes” to submit your new password. Once submitted, Moodle will take you to the courses page.

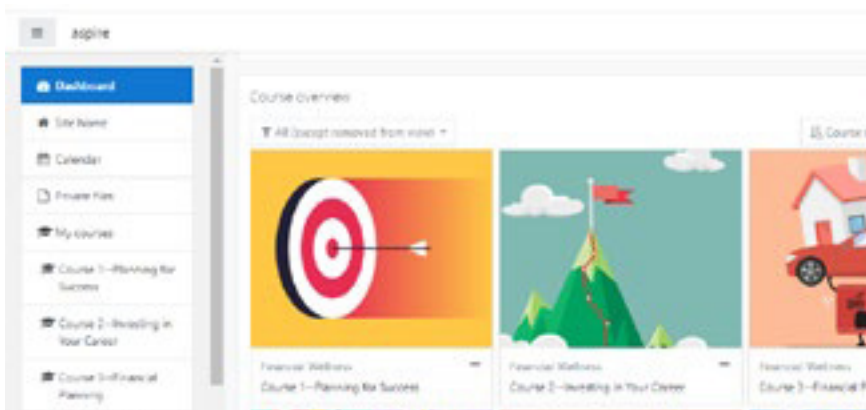


The screenshot shows the 'Aspire Financial Wellness' Moodle page. At the top, there are links for 'Home', 'Log in', and 'Forgotten password'. Below this, a message says 'Please enter your new password below, then save changes.' The form is titled 'Set password' and contains three input fields: 'Username' (pre-filled with 'benny.hamis'), 'New password', and 'New password (again)'. The 'New password' and 'New password (again)' fields have red error icons to their left, indicating they are required. Below the fields are 'Save changes' and 'Cancel' buttons. At the bottom, a message states 'There are required fields in this form marked' followed by a red error icon.

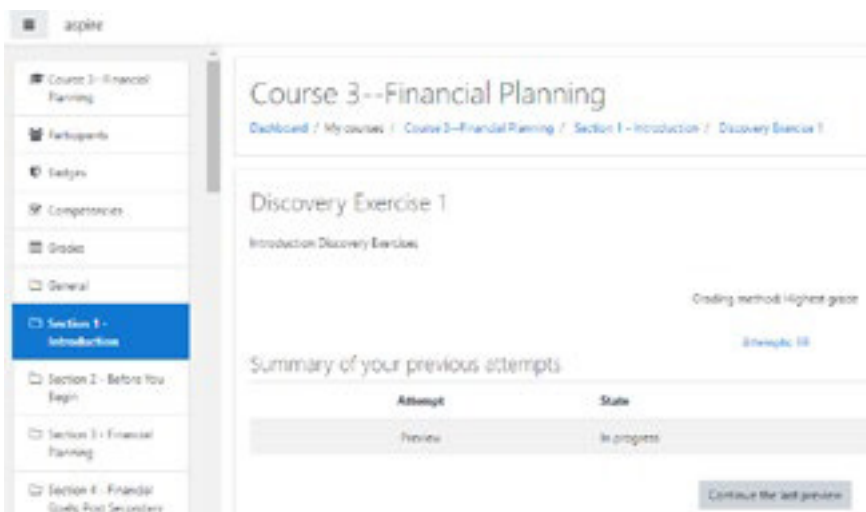
Evaluating STUDENT WORK

Evaluate Course Work Method 1 Grading students by the assignment

Step 1 Go to Dashboard and select course to evaluate (Example Course 3)



Step 2 Step 2 Click on section of course to be evaluated (Example Discovery Exercise 1)




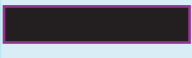



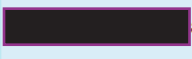
Evaluating STUDENT WORK

Step 3 Click on number of attempts and then scroll down until the following screen appears.



Surname **All** A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

1 2 3 4 »

Download table data as Comma separated values (.csv) Download

	First name / Surname	Email address	State	Started on	Completed	Time taken	Grade/2.00	Q. 1 /1.00	Q. 2 /1.00
<input type="checkbox"/>	 Review attempt		Finished	26 November 2019 7:22 PM	26 November 2019 7:32 PM	9 mins 12 secs	2.00	✓ 1.00	✓ 1.00
<input type="checkbox"/>	 Review attempt	 ge.ca	Finished	26 November 2019 7:48 PM	26 November 2019 7:56 PM	8 mins 55 secs	2.00	✓ 1.00	✓ 1.00
<input type="checkbox"/>	 Review attempt	 a	Finished	26 November 2019 7:59 PM	9 January 2020 8:27 PM	44 days	Not yet graded	Requires grading	Requires grading

Step 4 Under student's name click on review attempts.

Started on	Tuesday, 26 November 2019, 7:22 PM
State	Finished
Completed on	Tuesday, 26 November 2019, 7:32 PM
Time taken	9 mins 12 secs
Grade	2.00 out of 2.00 (100%)

Question 1

Complete

Mark 1.00 out of 1.00

Flag question

Edit question

1. There are many reasons why we may value money (provides freedom, security, comfort, ability to give back etc). Write 1 or 2 sentences describing why you value money.

I feel stressed when I think about the loans I will possibly have due to student debt if my scholarships and savings don't cover the cost. I worry about the amount of money I spend on materialistic and useless things, and I worry that my ability to manage money is below average.

Evaluating

STUDENT WORK

Step 5 Click on “Make comment or override mark “ and if answer is satisfactory give mark out of 1. You may also just review the answers and check off that the student has completed the activity without marking it. Continue on with rest of exercises.

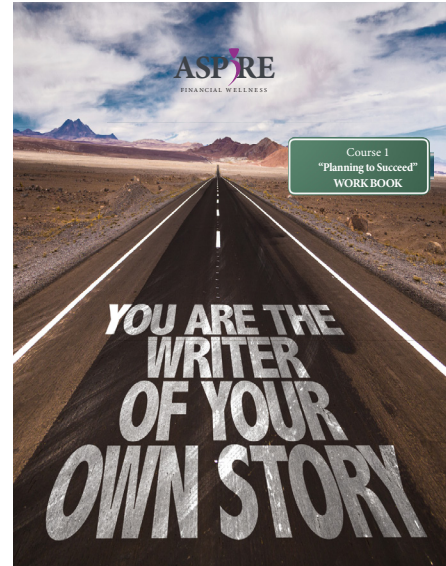
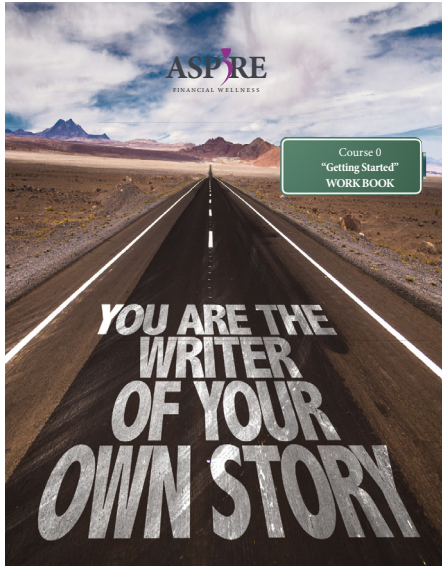
Comment:

Make comment or override mark

Response history

Step	Time	Action	State	Marks
1	26/11/19, 19:22	Started	Not yet answered	
2	26/11/19, 19:32	Saved: I feel stressed when I think about the loans I will possibly have due to student debt if my scholarships and savings don't cover the cost. I worry about the amount of money I spend on materialistic and useless things, and I worry that my ability to manage money is below average.	Answer saved	
3	26/11/19, 19:32	Attempt finished	Complete	
4	9/01/20,	Manually graded 1 with comment:	Complete	1.00

ALSO AVAILABLE



Course 0 “Getting Started”

The ASPIRE Financial Wellness Course 0 “Getting Started” is designed to help both the teacher/mentor and student learner get the most from the ASPIRE course series. The “Getting Started” course will serve as a guide by providing best practices to help ensure maximum results are received for both the teacher/mentor and the student.

What You Can Expect to Find Inside is:

- Why Financial Education is Need
- What Should a Financial Education Program Provide
- How to Integrate Self-Directed Learning
- Bridging the Gap Together
- Finding Help Providing Personal, Professional, and Financial Best Practices
- Maximizing Your Financial Sweet Spot
- Finding Your Awesomeness
- Creating your Action Plan
- Why Your Financial Plan is Important
- For Credit
- Getting OnBoard

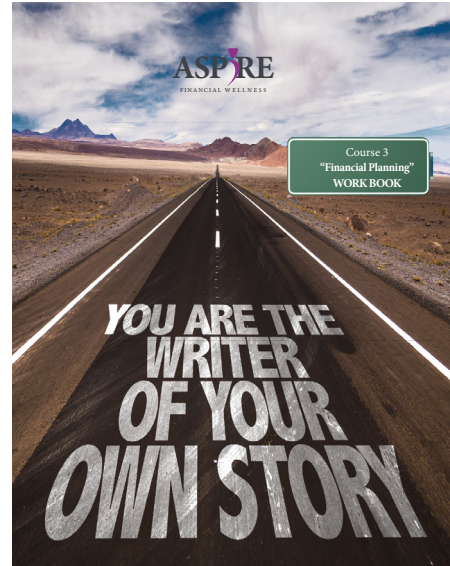
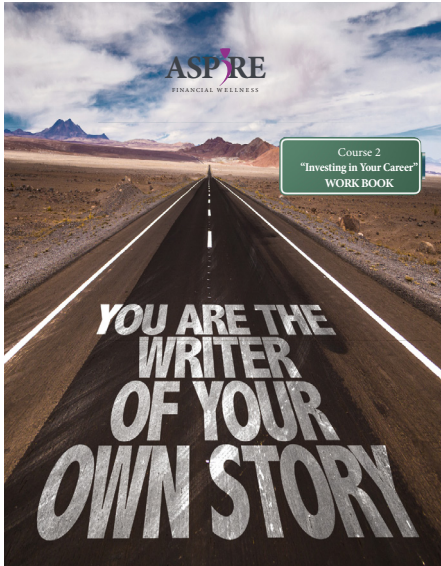
Course 1 “Planning to Succeed”

Of all the courses available in The ASPIRE Financial Wellness series, “Planning to Succeed” is the most important course. Creating a healthy mental state of financial well-being will help create a path to financial security. Concepts and strategies are introduced to improve financial wellness.

What You Can Expect to Find Inside is:

- Setting and Achieving Goals
- You Matter
- Turning Dreams Into Reality
- Visualization
- Positive Self Talk
- SMART Goal Setting
- Writing Down Goals
- Performing SMARTER
- Celebrating Wins
- Finding a Way to Make It Work
- Putting it Together

ALSO AVAILABLE



Course 2 “Investing in Your Career”

There are many factors that go into designing a career path. Whether we are planning our first career path or changing directions to another trail part of the travel plans involves coordinating 1) who we are, 2) available opportunities, 3) the impact we hope to make, and 4) actions we take to make it happen.

What You Can Expect to Find Inside is:

- What Are Your Values?
- What Are Your Skills?
- Skills Development
- Creating Career Paths
- PACED Your Career
- The Job Application Process
- Telling Your Story in a Resume
- Creating Your Resume Summary Statement
- Building Your Resume'
- Selling Your Story in an Interview
- The Owner's Mindset
- Understanding Group Insurance and Savings
- Putting it Together

Course 3 “Financial Planning”

There are six steps to achieving your goals;

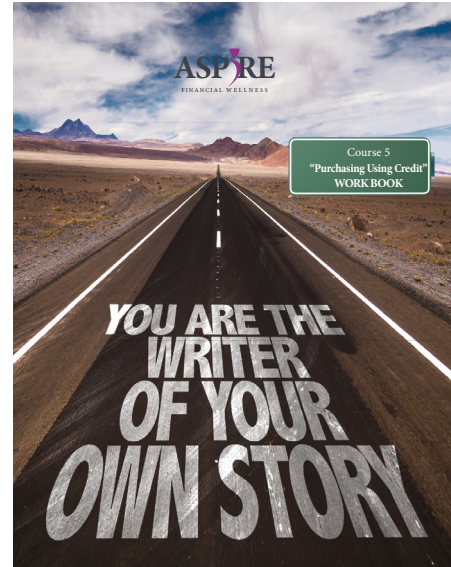
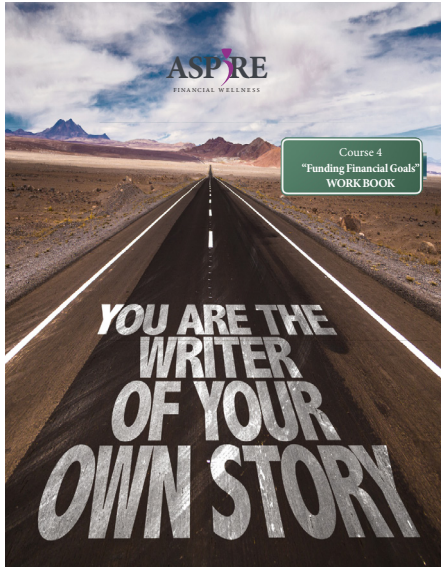
- Having the right mind set
- Planning is required to change dreams into visions.
- Know what you want to accomplish
- Interconnect your skills, values, traits.
- Break your vision quest into SMART Goals.
- Apply SMARTER action

Knowing how to blend these influencers will help you successfully complete your goal but everything starts with a plan!

What You Can Expect to Find Inside is:

- Financial Planning
- Financial Goals; Post-Secondary and RESP
- Financial Goals; Buying a Vehicle
- Financial Goals; Down Payment for a House
- Financial Goals; Funding Final 7000 Sleeps
- Financial Goals; Paying For Your Vacation
- Financial Goals; Creating Emergency Savings Account
- Setting Priorities
- Putting it All Together-Financial Goals

ALSO AVAILABLE



Course 4 "Funding Financial Goals"

Every financial goal requires money to pay for it. "Funding Financial Goals" is a course designed to help find money to pay for financial goals. Budgeting is one way we can find extra cash to help fund goals and can be used to create a spending plan.

What You Can Expect to Find Inside is:

- The Flow of Money
- Home Pay
- Earning Your Own Way
- Making \$ Work
- Keeping Interest Costs Controlled
- Tracking Spending
- Comparison Shopping
- Shopping Online
- Managing Expenses With a Budget
- Save 4 Yourself 1st
- Budgeting; Planning to Spend
- Balancing the Budget
- Creating a Budget Action Plan
- Why Budget When I Have No Money
- Federal and Provincial/Territorial Income Tax

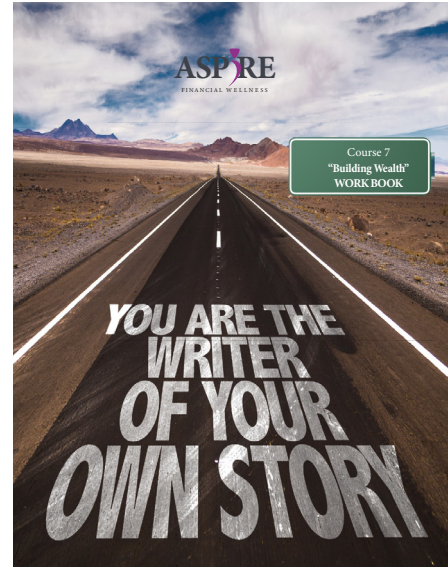
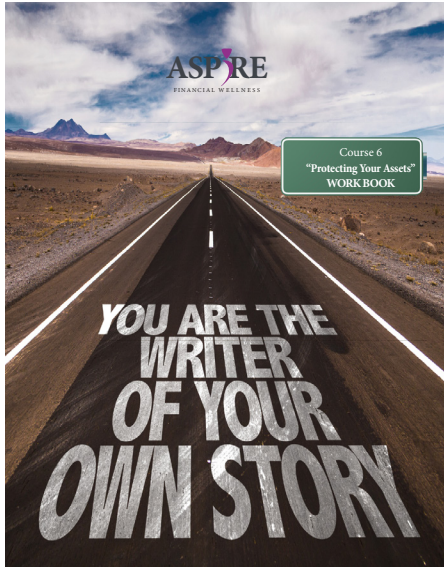
Course 5 "Purchasing Using Credit"

An important component to money management is to understand how and when to use borrowed money to buy assets not yet saved for. The debt trap, borrowing money to buy a car, accumulating credit card debt, financing education, and using a mortgage to buy house, can impoverishes people for a lifetime. Teens and young adults should learn the basics of debt management and what it means to build CREDITability.

What You Can Expect to Find Inside is:

- What is Debt and Credit
- The Good/Bad Uses of Borrowed Money
- Student Loan
- Potential Bad Uses of Debt
- Credit Card Debt
- Inconveniently Convenient
- A Mortgage Presentation
- Mortgage Death Grip
- Loosing the Grip
- Buying the Starter Home
- Building CREDITability (Credibility)
- Debt Reduction

ALSO AVAILABLE



Course 6 “Protecting Your Assets”

There is a cost to transferring the risk of financial loss to someone else. We spent a life time collecting assets such as real estate and income generating skills and they need to be protected. Learning how to protect valuable assets is vital when building wealth.

What You Can Expect to Find Inside is:

- Insurance 101
- Vehicle Protection
- Keeping Vehicle Insurance Costs Under Control
- House/Renters Insurance
- Protecting Your Home and Belongings for Owners
- Protecting Your Home and Belongings for Renters
- Protecting Health and Life
- Most Valuable Asset
- Protecting Income Part
- Leaving a Legacy
- Health Care Insurance
- Supplement Protection with Group Insurance
- Balancing Insurance Needs with Costs
- Protecting Your Estate

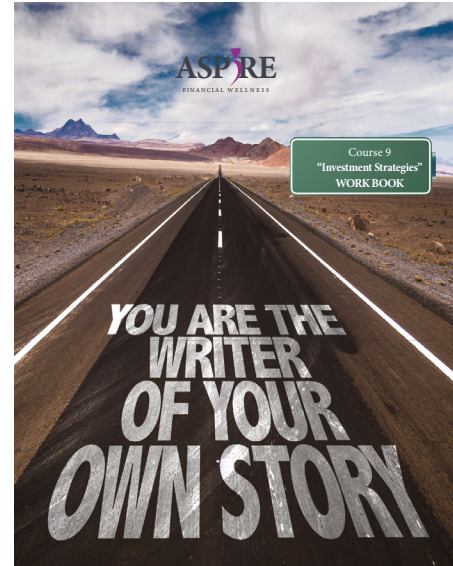
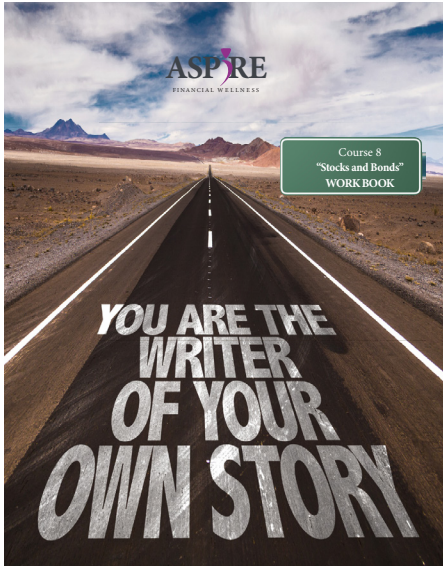
Course 7 “Building Wealth”

There are many ways we can define wealth. Whether we choose to consider ourselves wealthy by; being in great shape (physical wealth), having a support group (family and social wealth), working in a satisfying job (work wealth) or having enough money to meet our financial goals (financial wealth) we need to ensure our wealth helps us live a happy and fulfilling life. In this course we will talk mainly about financial wealth.

What You Can Expect to Find Inside is:

- Wealth 101
- Creating Your Legacy
- What is Financial Wealth
- Income and Wealth
- Why Build Financial Wealth
- Invest the Difference Wisely
- The Power of Time
- Building a Cash Flow Machine
- Inflating Costs

ALSO AVAILABLE



Course 8 “Stocks and Bonds”

There are many things to consider when choosing a road to build financial wealth. Selecting the right road really depends on the goal, skills set, and cash available. This course focuses on investing in stocks and bonds as a way to build wealth.

What You Can Expect to Find Inside is:

- Building Wealth With Paper Assets
- Matching Goals With Rates of Return
- Paper Asset Classes
- Bonds..More Bonds
- Fixed Income and G.I.C.s
- Equity Assets and Stocks
- Reading Stock Charts
- Sectors and Indexes
- What are Mutual Funds
- Mutual Fund Types
- Active and Passive Investment Management
- What is Index Investing?

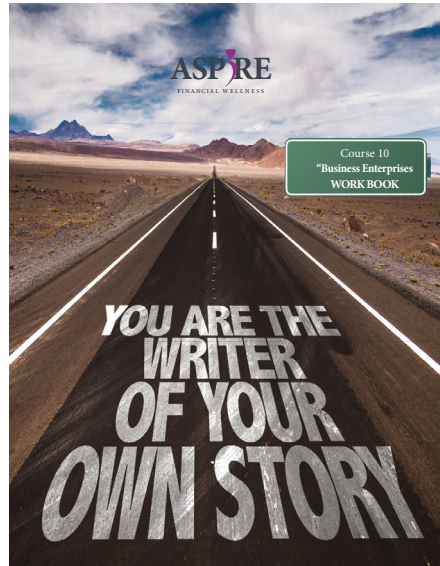
Course 9 “Investment Strategies”

Stocks and bonds, form the bases of many wealth building products. However, to build wealth with paper asset products a SMART plan is needed that identifies financial garages to park investment products in. This course discusses how to integrate investment strategies to build wealth using paper asset investments.

What You Can Expect to Find Inside is:

- Integrating Investment Strategies
- Parking Your Investments
- TFSA and RRSP Strategies
- Using TFSA and RRSP
- Dollar Cost Averaging
- Group Saving Options
- Determining Rates of Return
- Keeping Your Financial Goals on Track
- Measuring Financial Wealth
- Keeping It Together

ALSO AVAILABLE



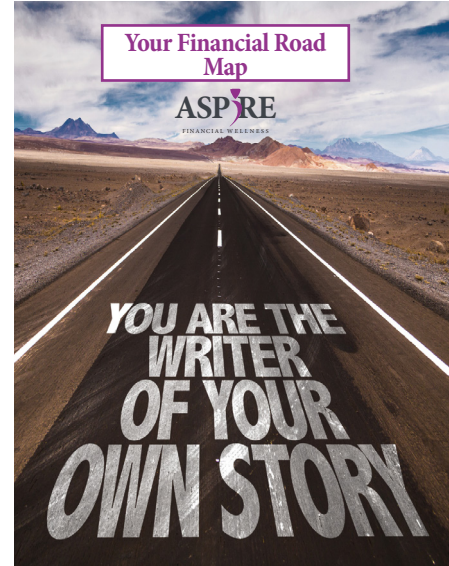
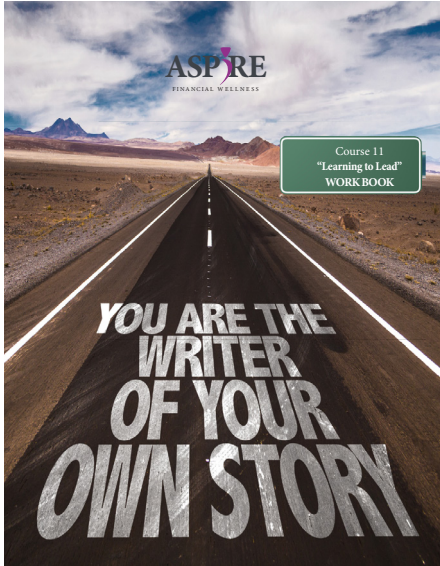
Course 10 “Business Enterprises”

Owning a business and owning real estate is another way to build wealth. While a majority of people are employed the rest of the population serve as employers. Understanding how to be a business owner will not only help teens and young adults fill the role as employers but will also make them better employees. Learning to sell and negotiate are key skills every employer and employee needs to develop.

What You Can Expect to Find Inside is:

- The Entrepreneurial Process
- The Pre-Launch
- Owning a Business
- Small Business Owners and Entrepreneurs
- Being the Boss
- The Owner Mind Set
- Running a Business
- The Owners Responsibilities
- The Business Idea
- Will It Fly?
- Market Driven
- Business Planning
- Planning to Retire
- Setting SMART Goals
- Business Structures
- Fueling a Business
- Business and It's Revenue
- Direct/Indirect Expenses
- Business and Its Profits
- Business $R - P = E$
- Business and Marketing
- Business and Sales
- Business Systems
- Succession Planning
- What is Succession Planning
- Why Succession Planning is Important
- Reducing the Emotional Bond
- Keeping the Business in the Family
- Building Wealth with Real Estate
- Renting Out a Room
- Creating a Dream Team
- Buying a Business

ALSO AVAILABLE



Course 11 “Learning to Lead”

At some point in time in your life you will be called to lead. The “Learning to Learn” course is designed to provide basic leadership information and knowledge to prepare teens and young adults to answer the call to leading. Developing leadership skills are essential for helping youth live successful lives and building stronger and safer communities.

What You Can Expect to Find Inside is:

- What is Leadership
- Why Leadership is Important
- What Makes a Leader Effective?
- Need to Develop Leadership Skills?
- Leading in Style But With Delivery
- Management Coaching
- Are You Communicating Correctly?
- Getting the Team Together
- Having a Hard Time Making a Decision?

Your Personalized Financial Road Map

There are many financial education programs that teach the importance of setting and achieving goals but very few programs show how to actually go from setting financial goals to achieving them. A well written financial road maps provides direction for all of financial goals.

There are many benefits to having a financial road map. Below are the top 5 reasons.

1. Planning will bring clarity to goals.
2. When goals are in concrete form, composed on paper, they become more real
3. When plans contains specific action step, decision making becomes easier
4. Goals that are routinely read, and not just thought of, provide added motivation to achieve.
5. When goals are written SMARTly they are easier to track their outcomes.

ABOUT THE AUTHOR

John Crosser is a former investment advisor and mathematics teacher who has helped thousands of people across the world achieve their goals. As a goals based financial advisor John combined his fifteen years of working with business owners and twenty four years of teaching and coaching to provide his clients with effective and efficient plans to meet their needs. Through his experiences John has realized that many people lack an understanding of money fundamentals.

As a firm believer in developing stronger and safer communities through financial education, John encourages students to invest in themselves so they can have great impact in their family, school, work place, city, province and country. To help ensure people get the right financial education so they can make the right financial decisions John has integrated his experience, knowledge, and skills to create a financial education program called “ASPiRE Financial Wellness”. The ASPiRE program is available both on-line and in workbook format to help meet the needs of the teachers, mentors and learners.

**“With the Right Decision Making Process and the Right Information Our
Teens and Young Adults Will Be More in Control of Their Future Goals!”**

Help Students

- Increase their focus and self-esteem.
- Develop money management skills as it related to their life.
- Create stronger relationships.
- Become motivated to take positive actions to achieve their goals.
- Successfully transition into their next life’s chapter.

Connect With ASPiRE Financial Wellness



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