READY FOR REAL LIFE?

YOUR MONEY. YOUR CHOICES. YOUR NEXT MOVE.



Six missions. More than one outlook.

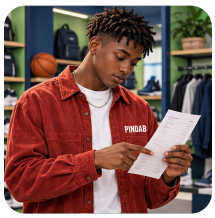
Ages 14-18 | Self-guided | About 5 minutes per mission

1. Read the evidence cards on pages 2-7.
2. Make a decision and explain your reasoning.
3. Check pages 8-9, then revise anything you would change.
4. Use page 10 to check the sources and assumptions.

No countdown. No lost lives. You can retry as often as you want. Use fictional details; you never need to disclose your own income, debt or family circumstances.

Independent PINDAB practice. This does not replace Ontario school modules or certify completion of a graduation requirement.

Where did my pay go?



Alex, 17, works at a fictional Scarborough recreation shop. The deposit looks smaller than expected. Find out whether the hours were paid correctly.

Shift log

Tuesday 4 hours · Thursday 4 hours · Saturday 5 hours. Total: 13 paid hours.

Employment offer

Fictional agreed wage: $18.50/hour. No unpaid breaks are included in the shift log.

Pay stub

Regular earnings: 11 hours × $18.50 = $203.50. EI: $3.32. CPP: $0.00. Income tax: $0.00. Deposit: $200.18.

Read the fine print

Simplified weekly example: EI uses 1.63%. No other earnings or deductions. CPP generally starts the month after turning 18. Tax withholding depends on payroll and TD1 information; this $0 example is not a promise.

How much gross regular pay is missing from the stub?

Missing gross pay: $ _____

My reason / next move:

The checkout switch-up



Noor, 16, has $90 for adult-sized headphones. Three fictional shops advertise the same model. Inspect the offers before choosing.

Shop A · Flash price

$69.99 headphones + $12.00 shipping. Ontario HST of 13% applies to both. No other fees.

Shop B · Local pickup

$84.99, with HST already included. Free pickup is within walking distance. Same model and condition as A.

Shop C · Member price

$59.99 headphones, free shipping. Membership required: $9.99/month for 12 months. HST of 13% applies to the headphones and membership. No early cancellation in this fictional offer.

Returns and assumptions

All three have the same 30-day return policy in this simulation. A and C are Canadian retailers shipping to Ontario. These are invented offers, not live store prices.

Which option has the lowest total commitment and fits $90?

A. Shop A

B. Shop B

C. Shop C

My reason / next move:

Future you pays



Jordan, 18, has a first credit card and buys a $240 item, tax included. Follow the statement and choose a payment using the money actually available.

Purchase · October 2

$240.00 purchase. No earlier balance, fees, cash advances or other transactions. Credit limit: $500.00.

Statement · October 10

Statement balance $240.00. Minimum payment $10.00. Due October 31. Purchase rate 20.99% per year. These are fictional card terms.

Money available · October 25

$260 is available AFTER essentials. The next pay arrives November 7. No other bill needs this $260.

Grace period

For this example, paying the entire statement balance by the due date keeps the purchase interest-free. Paying only the minimum does not. Actual interest is often calculated from transaction dates when the grace-period condition is not met.

Which plan avoids purchase interest under these terms?

A. Pay $10 by October 31

B. Pay $240 so it reaches the card by October 31

C. Wait and pay $240 on November 7

My reason / next move:

Your account, your call



Sam, 17, expects 25 eligible debit transactions a month and sometimes needs cash deposits. Compare three invented accounts. Change the outlook to test a different need.

Account A · Youth Access

$0 monthly fee for eligible ages 13–18. Unlimited eligible debit transactions and cash deposits at its branches. At 19, this fictional account converts to a $16.95/month plan unless changed.

Account B · Basic

$4/month. Includes 12 eligible debit transactions, then $1.25 each. Cash deposits at its branches included.

Account C · Digital

$0 monthly fee. Unlimited eligible debit transactions. No cash deposits. Other ATM fees may apply.

Usage assumptions

No overdraft, paper statement, foreign-currency or out-of-network ATM charges in this comparison. Real account fees, identification requirements and eligibility vary. No real bank is represented.

For Sam’s current needs, which account fits at the lowest cost?

A. Account A

B. Account B

C. Account C

My reason / next move:

Try another outlook: What changes when Sam is 19? What if cash deposits are no longer needed?

Someone wants your money



A marketplace seller claims to have the concert ticket you want. You receive the three clues below. Mark the concerns before deciding what to do.

Seller message

“$85 ticket. Send the transfer in 10 minutes or it goes to someone else. I cannot meet or use a protected ticket resale platform.”

Payment preview

You expected seller “Maya Chen”. The fictional Autodeposit preview shows “Owen Clarke”. The seller says it is a cousin’s account.

Ticket proof

The seller sends a screenshot. You have not verified the ticket in the ticket issuer’s transfer system. A screenshot alone does not prove that a ticket is valid or transferable.

Your next move

Use independent contact or official ticket-platform channels to verify. A name mismatch is a reason to stop and check, not proof of fraud by itself. Do not send a real payment in this activity.

Select every concern supported by the evidence.

A. Pressure to send immediately

B. Recipient name does not match

C. Ticket screenshot is not verified

D. A low price proves the ticket is fake

My reason / next move:

Plans meet real life



Riley, 18, planned around a $720 take-home month. A cancelled shift drops it to $600. Keep essentials covered and decide how to use the remaining $130.

Updated income

$600 take-home for this fictional month. This is a supplied scenario amount, not a wage calculation or guaranteed income.

Protected essentials

Household contribution $250 · transport $80 · phone $40 · personal/health $100. Total: $470. Scenario allowances, not quoted Toronto averages.

Flexible plan before the change

Social $100 · emergency saving $80 · laptop saving $70. Total: $250. With $130 now available, the old plan is $120 over.

Different reasonable outlooks

Keep a little social connection, rebuild your emergency cushion, or protect the laptop goal. No one split is correct for everyone. Borrowing does not erase the shortfall.

Allocate the remaining $130 without going over. Then explain your trade-off.

Social $_____ Emergency $_____ Laptop $_____
Cash buffer $_____ (Allocations + buffer must total $130.)

My reason / next move:

Try another split: protect social connection, emergency savings or the laptop goal. Compare the trade-offs.

What the evidence shows

01 / Where did my pay go?

13 hours − 11 paid hours = 2 hours. 2 × $18.50 = $37.00 of gross regular pay is missing. Ask payroll to review the records; the corrected deposit may also change deductions.

Keep your shift records and check both your hours and your rate. A lower deposit alone does not prove an error.

After checking, I would keep or change this:

---

02 / The checkout switch-up

B costs $84.99 total. A costs ($69.99 + $12.00) × 1.13 = $92.65. C costs $67.79 for the headphones + 12 tax-included monthly payments of $11.29 = $203.27, rounding tax on each payment. The lowest headline price is not the lowest commitment.

Ask what renews, what tax applies, and what you must pay over the whole agreement.

After checking, I would keep or change this:

---

03 / Future you pays

Pay the full $240 statement balance by October 31, leaving $20 of the available $260. Allow processing time. Paying $10 leaves $230 of principal and can trigger interest on the purchase; waiting until November 7 misses the due date.

Credit is borrowed money, not extra income. If full payment is out of reach, pay at least the required minimum on time and contact the issuer early; interest may still apply.

After checking, I would keep or change this:

What the evidence shows

04 / Your account, your call

At 17, A meets both needs for $0/month. B costs $4 + (25 − 12) × $1.25 = $20.25/month. C is free for eligible debit transactions but cannot handle the required cash deposits.

Set a reminder before youth eligibility ends. A no-fee account can still have other fees, and a product that fits today may not fit next year.

Other outlooks: at 19, A is $16.95/month, B is $20.25 and C cannot accept cash, so A is the lowest-cost fit among these three. At 17 without cash deposits, both A and C meet the stated needs for $0.

After checking, I would keep or change this:

---

05 / Someone wants your money

Urgency, an unexplained recipient mismatch and unverified ticket proof all justify stopping to investigate. The price alone does not prove fraud. Autodeposit does not verify the seller or ticket and should not be treated as buyer protection.

If money has already been sent in a suspected scam, contact your financial institution promptly. Recovery is not guaranteed.

After checking, I would keep or change this:

---

06 / Plans meet real life

A plan can fit in several ways. Example: social $40, emergency saving $50 and laptop saving $40 uses $130. Another: $20, $80 and $30. Saving less for one month is a change of pace, not a personal failure.

Revisit the plan when income changes. If essentials exceed income, explore support, due-date discussions or safer income options; cutting every small want may not solve the gap.

After checking, I would keep or change this:

Know what the numbers mean.

Prepared October 21, 2026. Every person, shop, job offer, account, card term and price in this passport is fictional. All money is CAD. These are teaching scenarios, not live quotes or individual financial advice.

Ontario financial-literacy guidance (open source)

School staff confirm individual requirements and supports. PINDAB practice does not satisfy the official requirement.

CRA - GST/HST (open source)

Mission 2 applies Ontario 13% HST to taxable headphones, shipping and membership. Tax does not apply to every purchase.

CRA - 2026 Ontario payroll tables (open source)

Mission 1 uses EI at 1.63%: $203.50 x 0.0163 = $3.32, rounded. Net shown is $200.18. Income-tax withholding varies.

CRA - starting CPP deductions (open source)

CPP generally begins with pay dated in the month after an employee turns 18. Alex is 17 in the scenario.

FCAC - how credit cards work (open source)

Mission 3 uses a fictional $10 minimum, 20.99% purchase rate and due date. Actual terms vary. Cash advances do not have an interest-free grace period.

Interac - protect your payments (open source)

Verify recipient details before sending. Autodeposit is not a verification of the seller or ticket.

Your final reflection: What will you check before your next money decision?