



Charles and Christabel have decided that going to university will be an investment in their futures.

School Cents

CRUNCHING NUMBERS FOR POST-SECONDARY EDUCATION

Charles says “I decided I’ll be going to university after high school instead of working full-time.”

A Grade 11 student and member of Boys and Girls Clubs of South Coast BC, Charles made his decision after completing a 2-part, online learning module created by Boys and Girls Clubs of Canada in partnership with the Social Research and Demonstration Corporation and funded by Prosper Canada’s TD Financial Literacy Grant Fund.

School Cents: Get There, Learn How presents information through short questionnaires and quizzes in an interactive youth-friendly storyline. The module encourages students to weigh the pros and cons of higher education as opposed to entering the workforce full-time after high school.

The module’s second part provides

information and examples to help youth develop the knowledge, skills and confidence to assess how they could pay for post-secondary education.

School Cents also encourages financial literacy by introducing concepts like good debt and bad debt, opportunity costs and the difference between grants, scholarships and loans.

“The module gave me information on how making an investment right now can benefit me in the future,” Charles explains, after considering the average lifetime earnings one could expect with a university degree, a college diploma, an apprenticeship or a high school diploma.

His fellow Club member and classmate Christabel decided that getting a degree is also the best choice for her, based on what she learned from the School Cents module.

“My plan is go straight to university, use my scholarships, apply for bursaries

“The module gave me information on how making an investment right now can benefit me in the future.”

and other scholarships, and maybe even get a part-time job to help pay for tuition and living expenses,” she says. “Despite the costs, it’s still worth it because a university degree will get me a better job in the end.”

School Cents focuses on the pros and cons of higher education in general rather than specific considerations related to different fields of study. Youth wondering what educational programs might be the best fit for them are directed to explore myBlueprint, an online education planner available to students across Canada.

Charles says he’s glad he completed School Cents. “The module has helped me make decisions that are essential for my future,” he says. “It gave me information and helped me choose my path.” ❄️