

Grade 9 Mathematics 2026-2027 – Changes made from Grade 9 Mathematics course (0800) to the two new Mathematics courses (3013 and 3014)

Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
Strand: Number	Strand A (Number)		
General Learning Outcome: Develop number sense.	Number sense and operations: Different representations of numbers help reveal certain properties and make calculations easier. Regardless of the type of numbers or symbols used, each operation retains the same meaning, operations are interconnected, and there are multiple ways to reach a result, including estimation, some of which may be more useful depending on the situation or the problem to be solved.		
Specific Learning Outcomes	Learning Outcomes		
9.N.1. Demonstrate an understanding of powers with integral bases (excluding base 0) and whole-number exponents by - representing repeated multiplication using powers - using patterns to show that a power with an exponent of zero is equal to one - solving problems involving powers. [C, CN, ME, PS, R]	MAT.9.1.A.1. Demonstrate an understanding of powers with integral bases (excluding base 0) and whole-number exponents by - representing repeated multiplication using powers - using patterns to show that a power with an exponent of zero is equal to one. [C, CN, ME, PS, R]		Removed bullet “solving problems involving powers” as it is redundant given that the processes of problem solving is identified as a learning process within the outcome.
	MAT.9.1.A.2 Demonstrate how prime factorization supports reasoning of number properties by - expressing natural numbers using prime factorization with exponents - determining the greatest common factor (GCF) and least common multiple (LCM) of two or more numbers using prime factorization - applying prime factorization to determine divisibility of numbers. [C, CN, ME, PS, R, V]		This is new learning that builds connections to prior learning from grades 6 to 8. This learning can be applied across the entire Grade 9 curriculum. It is useful for studying exponents, fractions, factoring, and the general sense of numbers.

Grade 9 Mathematics 2026-2027 – Changes made from Grade 9 Mathematics course (0800) to the two new Mathematics courses (3013 and 3014)

Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
Strand: Number	Strand A (Number)		
General Learning Outcome: Develop number sense.	Number sense and operations: Different representations of numbers help reveal certain properties and make calculations easier. Regardless of the type of numbers or symbols used, each operation retains the same meaning, operations are interconnected, and there are multiple ways to reach a result, including estimation, some of which may be more useful depending on the situation or the problem to be solved.		
Specific Learning Outcomes	Learning Outcomes		
9.N.2. Demonstrate an understanding of operations on powers with integral bases (excluding base 0) and whole-number exponents. [C, CN, ME, PS, R, T] NOTE: a & b are non-zero integers and m & n are whole numbers.	<u>MAT.9.1.A.3.</u> Demonstrate an understanding of operations on powers with integral bases (excluding base 0) and whole-number exponents by determining and applying the laws of exponents to simplify and evaluate expressions $a^m \cdot a^n = a^{m+n}$ $\frac{a^m}{a^n} = a^{m-n}, m \geq n$ $(a^m)^n = a^{mn}$ $(ab)^m = a^m \cdot b^m$ $\left(\frac{a}{b}\right)^n = \frac{a^n}{b^n}$ $a^0 = 1$ where a and b are non-zero integers and m and n are whole numbers. [C, CN, ME, PS, R]	<u>MAT.9.2.A.3.</u> Demonstrate an understanding of powers with bases that are natural numbers and exponents that are integers, by: - using patterns to show why $a^{-n} = \frac{1}{a^n}$ - evaluating expressions $a^{-n} = \frac{1}{a^n}$ $\frac{1}{a^{-n}} = a^n$ - applying the laws of exponents $a^m \cdot a^n = a^{m+n}$ $\frac{a^m}{a^n} = a^{m-n}$ $(a^m)^n = a^{mn}$ $(ab)^m = a^m \cdot b^m$ $\left(\frac{a}{b}\right)^n = \frac{a^n}{b^n}$ $a^0 = 1$ $a^{-n} = \frac{1}{a^n}$ $\frac{1}{a^{-n}} = a^n$ where a and b are natural numbers and m and n are integers. [C, CN, ME, PS, R]	The exponent laws were originally placed as indicators but should be part of the outcome. We also added $a^0 = 1$ as one of the exponent laws since it an exponent law and corresponds to the outcome 9.1.A.1.. Removed “Technology [T]” from being a learning process as this should be done without calculators or the use of technology. Teaching the old outcome across the whole year, and adding negative exponents, allows students to explore laws of exponents all year round with a progression to learning about negative exponents. This allows the student another opportunity to demonstrate their understanding of exponent laws. This enables teachers to revisit the learning of the previous course, ei. «credit in-progress». The intent in 9.2.A.3 is that students learn negative exponents, applications of the laws, without dealing with a negative base. (Which is covered in 9.1.A.3.) The note in the outcome is integrated in the new outcomes.
9.N.3. Demonstrate an understanding of rational numbers by - comparing and ordering rational numbers - solving problems that involve arithmetic operations on rational numbers [C, CN, ME, PS, R, T, V]	<u>MAT.9.1.A.5.</u> Demonstrate an understanding of rational numbers by comparing and ordering rational numbers. [C, CN, ME, R, V] <u>MAT.9.1.A.6.</u> Demonstrate an understanding of operations on rational numbers. [C, CN, PS, R, V]		Old 9.N.3 was subdivided into two separate outcomes to highlight the difference between comparing/ordering and operations. Removed technology from the learning processes as the intent is not to use technology within this outcome even if it used within the classroom.

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Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
Strand: Number	Strand A (Number)		
General Learning Outcome: Develop number sense.	Number sense and operations: Different representations of numbers help reveal certain properties and make calculations easier. Regardless of the type of numbers or symbols used, each operation retains the same meaning, operations are interconnected, and there are multiple ways to reach a result, including estimation, some of which may be more useful depending on the situation or the problem to be solved.		
Specific Learning Outcomes	Learning Outcomes		
9.N.4. Explain and apply the order of operations, including exponents, with and without technology. [ME, PS, T]	<u>MAT.9.1.A.4.</u> Explain and apply the order of operations on integers , including exponents (limited to whole numbers), with and without technology. [ME, PS, R , T]	<u>MAT.9.2.A.5.</u> Explain and apply the order of operations on rational numbers , including exponents (limited to whole numbers), with and without technology. [ME, PS, R , T]	Course 1: We limited the types of numbers to whole numbers to give students more time to grasp the concept of order of operations, including exponents. Course 2: Students will work with order of operations involving rational numbers. They will have an entire year to develop a solid understanding of this concept. Clarifications: We also specified the types of numbers used in the new curriculum and added reasoning to the outcome, as it will be applied throughout the learning process. We’ve also added reasoning to the outcome as it will be used throughout the learning.
		<u>MAT.9.2.A.4.</u> Demonstrate an understanding of the exponential notation by expressing and interpreting decimal numbers ranging from 0.001 to 1 000 000 using powers of ten, including expanded exponential forms that reflect place value. [C, CN, R]	Progression of place value and application of the use of negative exponents. This also connects to the metric system and prepares students to understand the scientific notation in Grade 10 science which is required for all students. Should be easily achieved by students as it’s a progression of the expanded notation introduced starting in Grade 5.
9.N.5. Determine the square root of positive rational numbers that are perfect squares. [C, CN, ME, PS, R, T]		<u>MAT.9.2.A.1.</u> Determine the square root of positive rational numbers that are perfect squares. [C, CN, ME, PS, R, V]	Added Visualisation as a learning process as students will visually represent these ideas regularly throughout their learning. Technology was removed as square roots of perfect squares would result in whole numbers and studied in Grade 8 without a calculator.
9.N.6. Determine an approximate square root of positive rational numbers that are non-perfect squares. [C, CN, ME, PS, R, T]		<u>MAT.9.2.A.2.</u> Determine an approximate square root of positive rational numbers that are non-perfect squares. [C, CN, ME, PS, R, T, V]	Added Visualisation as a learning process as students will visually represent these ideas regularly throughout their learning.

Grade 9 Mathematics 2026-2027 – Changes made from Grade 9 Mathematics course (0800) to the two new Mathematics courses (3013 and 3014)

Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
Strand: Patterns and Relations	Strand B (Patterns and Relations)		
General Learning Outcome: Use patterns to describe the world and solve problems	Patterns: Recognizing and representing patterns helps us understand the world, formulate generalizations, and solve problems.		
Specific Learning Outcomes	Learning Outcomes		
9.PR.1. Generalize a pattern arising from a problem-solving context using linear equations, and verify by substitution. [C, CN, PS, R, V]	MAT.9.1.B.1. Generalize a pattern arising from a problem-solving context using linear equations, and verify by substitution. [C, CN, PS, R, V]		N/A
9.PR.2. Graph linear relations, analyze the graph, and interpolate or extrapolate to solve problems. [C, CN, ME, PS, R, T, V]	MAT.9.1.B.2. Graph linear relations ($y = mx + b$) and analyze the graph, by - understanding the slope as the rate of change and its relation to the coefficient m - recognizing the y-intercept as the value of y when $x = 0$ and its relation to the constant b - identifying the pattern in the graph that demonstrates the relationship between the independent and dependent variables • using patterns to make predictions through interpolation and extrapolation. [C, CN, ME, PS, R, T, V]		The change emphasizes that students should explore the concept of the rate of change and understand how it connects to the general formula of a linear function ($y = mx + b$). Teachers should explicitly introduce and consistently use terms such as <i>slope</i> (m) and <i>y-intercept</i> (b) to describe linear functions. The goal is not to calculate the slope using a formula, but to understand its role in the function and the pattern it represents in tables and graphs. Students should recognize that slope describes how the value of y changes in relation to x, and the y-intercept identifies where the line crosses the y-axis. This conceptual understanding supports meaningful discussions about linear relationships without focusing on procedural computation of the slope. Students have studied the relationship between x and y as a ratio in previous years without explicitly mentioning the slope. We feel that it is a natural introduction within the curriculum.
		MAT.9.2.B.1. Represent and describe exponential patterns and relations using a table of values, graphs, and analyze these relationships to draw conclusions. [C, CN, R, T, V]	This outcome introduces exponential patterns and relations by focusing on understanding the behaviour of exponential growth. Students should explore patterns and visualize growth using technology tools rather than calculating values with formulas. The goal is to develop a conceptual understanding of how exponential growth differs from linear growth and how it appears in tables and graphs, with an emphasis on meaningful real-world contexts.

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Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
Strand: Patterns and Relations (Variables and Equations)	Strand B (Patterns and Relations)		
General Learning Outcome: Represent algebraic expressions in multiple ways.	Variables and equations: Symbols, expressions, and equations are used to represent patterns and describe relationships between quantities.		
Specific Learning Outcomes	Learning Outcomes		
9.PR.3. Model and solve problems using linear equations of the form $ax = b$ $ax + b = c$ $ax = b + cx$ $a(x + b) = c$ $ax + b = cx + d$ $a(bx + c) = d(ex + f)$ $\frac{a}{x} = b, x \neq 0$ where a, b, c, d, e, and f are rational numbers. [C, CN, ME, PS, V] NOTE: It is intended that this learning outcome build on the prior work of solving linear equations with integral coefficients.	<u>MAT.9.1.B.3.</u> Model and solve problems using linear equations of the form $ax = b$ $\frac{x}{a} = b, a \neq 0$ $ax + b = c$ $a(x + b) = c$ where a, b, and c are rational numbers. [C, CN, ME, PS, V] <u>MAT.9.1.B.6.</u> Model and solve problems using linear equations of the form $ax = b + cx$ $ax + b = cx + d$ $a(x + b) = cx + d$ $a(bx + c) = d(ex + f)$ $\frac{a}{x} = b, x \neq 0$ where a, b, c, d, e and f are integers. [C, CN, ME, PS, V]	<u>MAT.9.2.B.2.</u> Model and solve problems using linear equations of the form $ax = b + cx$ $ax + b = cx + d$ $a(x + b) = cx + d$ $a(bx + c) = d(ex + f)$ $\frac{a}{x} = b, x \neq 0$ where a, b, c, d, e and f are rational numbers. [C, CN, ME, PS, V]	The bullet point $\frac{x}{a} = b, a \neq 0$ is included to connect prior learning and to identify all types of linear equations taught in Grade 8, which students will now apply using rational numbers as coefficients. Outcome 9.PR.3 was divided into three parts across both courses. Students will begin by solving familiar equations using rational numbers. In Course I, they will work with new types of linear equations that use only integer coefficients, and in Course II, they will progress to equations with rational coefficients. This also ensures that students solve equations in both courses which allows for more time to have success in achieving the outcome. Eliminated the note in the old outcome as it is integrated in the new outcomes.
9.PR.4. Explain and illustrate strategies to solve single variable linear inequalities with rational coefficients within a problem-solving context. [C, CN, ME, PS, R, V]		<u>MAT.9.2.B.3.</u> Explain, illustrate and apply strategies to solve single variable linear inequalities with rational coefficients within a problem-solving context. [C, CN, ME, PS, R, V]	Added “applying” strategies as students will be asked to use various strategies used in class in a variety of contexts.
9.PR.5. Demonstrate an understanding of polynomials (limited to polynomials of degree less than or equal to 2). [C, CN, R, V]	<u>MAT.9.1.B.4.</u> Demonstrate an understanding of polynomials (limited to polynomials of degree less than or equal to 2). [C, CN, R, V]		N/A

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Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
Strand: Patterns and Relations (Variables and Equations)	Strand B (Patterns and Relations)		
General Learning Outcome: Represent algebraic expressions in multiple ways.	Variables and equations: Symbols, expressions, and equations are used to represent patterns and describe relationships between quantities.		
Specific Learning Outcomes	Learning Outcomes		
9.PR.6. Model, record, and explain the operations of addition and subtraction of polynomial expressions, concretely, pictorially, and symbolically (limited to polynomials of degree less than or equal to 2). [C, CN, ME, PS, R, V]	<u>MAT.9.1.B.5.</u> Model, record, and explain the operations of addition and subtraction of polynomial expressions, concretely, pictorially, and symbolically (limited to polynomials of degree less than or equal to 2). [C, CN, ME, PS, R, V]		N/A
9.PR.7. Model, record, and explain the operations of multiplication and division of polynomial expressions (limited to polynomials of degree less than or equal to 2) by monomials, concretely, pictorially, and symbolically. [C, CN, R, V]		<u>MAT.9.2.B.4.</u> Model, record, and explain the operations of multiplication and division of polynomial expressions (limited to polynomials of degree less than or equal to 2) by monomials and binomials , concretely, pictorially, and symbolically. [C, CN, R, V] Note: The intent is not to factor polynomials, but to relate multiplication of binomials to the division of a polynomial by a binomial through concrete, pictorial, and symbolic representation.	This is a natural progression of array learning of multiplication and division that students have been exposed to since Grade 5. The intent is not to divide by a binomial, but to understand the relationship of multiplication and division. Factoring polynomials are NOT intended or expected as mentioned in the note.

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Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
Strand: Shape and Space (Measurement)	Strand C (Shape and Space)		
General Learning Outcome: Use direct or indirect measurement to solve problems.	Measurement: Measurement is a useful process for comparing the dimensions of certain attributes of two-dimensional shapes and three-dimensional objects, whether through direct or indirect methods, in order to solve problems in real-world contexts.		
Specific Learning Outcomes	Learning Outcomes		
9.SS.1. Solve problems and justify the solution strategy using circle properties, including - the perpendicular from the centre of a circle to a chord bisects the chord - the measure of the central angle is equal to twice the measure of the inscribed angle subtended by the same arc - the inscribed angles subtended by the same arc are congruent - a tangent to a circle is perpendicular to the radius at the point of tangency. [C, CN, PS, R, T, V]	MAT.9.1.C.1. Solve problems and justify the solution strategy using circle properties, including - the perpendicular from the centre of a circle to a chord bisects the chord - the measure of the central angle is equal to twice the measure of the inscribed angle subtended by the same arc - the inscribed angles subtended by the same arc are congruent - a tangent to a circle is perpendicular to the radius at the point of tangency. [C, CN, PS, R, T, V]		N/A

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Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
Strand: Shape and Space (3-D Objects and 2-D Shapes)	Strand C (Shape and Space)		
General Learning Outcome: Describe the characteristics of 3-D objects and 2-D shapes, and analyze the relationships among them.	Three-dimensional objects and two-dimensional shapes: Two-dimensional shapes and three-dimensional objects can be described, classified, and analyzed based on their attributes and the relationships between them.		
Specific Learning Outcomes	Learning Outcomes		Specific Learning Outcomes
9.SS.2. Determine the surface area of composite 3-D objects to solve problems. [C, CN, ME, PS, R, V] Note: It is intended that the composite 3-D objects be made up of objects limited to right cylinders, right rectangular prisms, and right triangular prisms.		<u>MAT.9.2.C.1.</u> Determine the surface area of composite 3-D objects to solve problems. [C, CN, ME, PS, R, T , V] Note: It is intended that the composite 3-D objects be made up of objects limited to right cylinders, right rectangular prisms, and right triangular prisms.	Technology was added to the learning processes because many questions within this outcome involve operations with decimals. The focus is on understanding how results are produced, rather than on performing calculations manually. In a real-world context, we would use calculators for this outcome, and this expectation should likely have been included in the original outcome.
9.SS.3. Demonstrate an understanding of similarity of polygons. [C, CN, PS, R, V]		<u>MAT.9.2.C.2.</u> Demonstrate an understanding of similarity of polygons. [C, CN, PS, R, V]	N/A

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Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
Strand: Shape and Space (Transformations)	Strand C (Shape and Space)		
General Learning Outcome: Describe and analyze position and motion of objects and shapes.	Transformations: Two-dimensional shapes can be moved within a coordinate plane using transformations. Their positions and movements can be described and modeled using coordinates, geometric representations, and transformations.		
Specific Learning Outcomes	Learning Outcomes		Specific Learning Outcomes
9.SS.4. Draw and interpret scale diagrams of 2-D shapes. [CN, R, T, V]		<u>MAT.9.2.C.3.</u> Draw and interpret scale diagrams of 2-D shapes. [CN, R, T, V]	N/A
9.SS.5. Demonstrate an understanding of line and rotation symmetry. [C, CN, PS, V]		<u>MAT.9.2.C.4.</u> Demonstrate an understanding of line and rotation symmetry. [C, CN, PS, V]	N/A

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Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
Strand: Statistics and Probability (Data Analysis)	Strand D: Statistics and probability		
General Learning Outcome: Collect, display, and analyze data to solve problems.	Data analysis: Data can be collected, organized, represented, and interpreted to model situations, support decision-making, and solve problems.		
Specific Learning Outcomes	Learning Outcomes		
9.SP.1. Describe the effect of • bias • use of language • ethics • cost • time and timing • privacy • cultural sensitivity on the collection of data. [C, CN, R, T]	MAT.9.1.D.1. Identify and analyze potential sources of bias in data collection and presentation, including • the use of language • ethics • financial constraints • time and timing • confidentiality concerns • cultural sensitivity • visual representation and explain how these factors can affect the reliability and validity of the data. [C, CN, R, T, V]		The intent of the outcome is identical to 9.SP.1 but reworded to include the presentation of data and types of bias described. In the old course, bias was one of the indicators though all bullets were examples of bias. (It needed to be rewritten.) We added the mathematical process of visualization to the outcome because students are expected to analyze different representations of data and recognize how certain visual representations can introduce bias.
9.SP.2. Select and defend the choice of using either a population or a sample of a population to answer a question. [C, CN, PS, R]	MAT.9.1.D.2. Select and defend the choice of using either a population or a sample of a population to answer a question. [C, CN, PS, R]		N/A
9.SP.3. Develop and implement a project plan for the collection, display, and analysis of data by • formulating a question for investigation • choosing a data collection method that includes social considerations • selecting a population or a sample • collecting the data • displaying the collected data in an appropriate manner • drawing conclusions to answer the question. [C, PS, R, T, V]		MAT.9.2.D.1. Develop and implement a project plan for the collection, display, and analysis of data by • formulating a question for investigation • choosing a data collection method that includes social considerations • selecting a population or a sample • collecting the data • displaying the collected data in an appropriate manner • drawing conclusions to answer the question. [C, CN, PS, R, T, V]	N/A

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Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
Strand: Statistics and Probability (Chance and Uncertainty)	Strand D: Statistics and probability		
General Learning Outcome: Use experimental or theoretical probabilities to represent and solve problems involving uncertainty.	Probability and uncertainty: Probability involves determining the likelihood that an event will occur by drawing on previous experiences or analyzing possible outcomes to solve problems.		
Specific Learning Outcomes	Learning Outcomes		
9.SP.4. Demonstrate an understanding of the role of probability in society. [C, CN, R, T]	MAT.9.1.D.3. Demonstrate an understanding of the role of probability in society. [C, CN, R, T]		N/A
		MAT.9.2.D.2. Identify the sample space and calculate the theoretical probability for a random experiment involving two dependent events. [C, CN, ME, PS, R, T]	This addresses the learning gap in probability and is a natural progression to the Grade 8 outcomes. Previously, most students had no formal instruction implicating two dependant events between Grade 9 and Grade 12. Introducing this content in Grade 9 ensures that all students continue to develop a foundational understanding of probability and reinforces connections to topics taught in earlier grades as well as those introduced in Grade 9.
		MAT.9.2.D.3. Explore dependent events through experimentation, calculate and compare their experimental and theoretical probabilities. [C, CN, PS, R, T, V]	This addresses the learning gap in probability and is a natural progression to the Grade 8 outcomes. Previously, most students had no formal instruction implicating two dependant events between Grade 9 and Grade 12. Introducing this content in Grade 9 ensures that all students continue to develop a foundational understanding of probability and reinforces connections to topics taught in earlier grades as well as those introduced in Grade 9.

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Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
This is a new Strand in Grade 9 mathematics	Strand E: Financial Literacy		
General Learning Outcome: N/A	Revenue: Understanding different types of income and how effective money management supports the development of essential skills for making informed financial decisions in everyday life.		
Specific Learning Outcomes	Learning Outcomes		
N/A	<u>MAT.9.1.E.1.</u> Demonstrate an understanding of the different ways income is earned, how gross and net earnings are determined from wages and salaries, and by examining the societal role of deductions such as taxes, Canadian Pension Plan (CPP), and Employment Insurance (EI). [C, CN, PS, R, T]	<u>MAT.9.2.E.1.</u> Develop an understanding of how education, career choices, and personal goals can impact future earning potential and lifestyle, recognizing the connection between individual expectations and long-term financial planning. [C, CN, R, T]	N/A

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Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
This is a new Strand in Grade 9 mathematics	Strand E: Financial Literacy		
General Learning Outcome: N/A	Spending and Borrowing: Understanding that spending decisions are based on income, that borrowing involves obligations and risks, and that responsible management enables individuals to make informed financial decisions.		
Specific Learning Outcomes	Learning Outcomes		
N/A	<u>MAT.9.1.E.2.</u> Demonstrate an understanding of how personal needs, wants, expectations, and experiences, affect spending decisions, with attention to both individual habits and other factors that tend to impact consumer behaviour and decisions, including • peer pressure • social media • advertising • cultural influence • digital and non-digital purchasing models. [C, CN, PS, R, V]	<u>MAT.9.2.E.2.</u> Develop an understanding of available borrowing options, including a short-term loan, student loan, car loan, line of credit, and mortgage, and recognize their impact on personal finances. [C, PS, R, T]	N/A
N/A	<u>MAT.9.1.E.3.</u> Demonstrate an understanding of various payment methods, including cash, debit, and credit, and how ease of access to credit can impact spending habits and financial decision-making. [C, CN, ME, PS, R]	<u>MAT.9.2.E.3.</u> Demonstrate an understanding of borrowing decisions, the advantages and disadvantages of using credit, including credit cards, and how paying back debt can affect personal finances and influence credit scores over time. [C, CN, ME, PS, R, T, V]	N/A

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Previous Outcomes (0800)	New – Mathematics I (3013)	New – Mathematics II (3014)	Changes, New Content and Intentions
This is a new Strand in Grade 9 mathematics	Strand E: Financial Literacy		
General Learning Outcome: N/A	Saving and Investing: Personal financial management involves making informed decisions about saving and investing to prepare for the future, manage unexpected events, and achieve personal goals.		
Specific Learning Outcomes	Learning Outcomes		
N/A	<u>MAT.9.1.E.4.</u> Demonstrate an understanding of different financial service providers including • traditional bank • online bank • credit union • fintech app to determine the products and services they offer while recognizing their differences and their role in managing personal finances. [C, CN, R, T, V]	<u>MAT.9.2.E.4.</u> Demonstrate an understanding of different types of investments and recognize how returns, tax implications, risk factors including frauds, scams, and misleading schemes, as well as volatility, differ among investment options. [C, CN, R, T]	N/A
N/A	<u>MAT.9.1.E.5.</u> Develop a budget that considers personal experiences and cultural influences on saving habits, while supporting short-term and long-term financial goals, including planning for unexpected expenses. [C, CN, ME, PS, R, T, V]	<u>MAT.9.2.E.5.</u> Demonstrate an understanding of how different types of investments can grow or lose value over time by using technology, tables, and graphs to explore simple and compound interest and compare changes across various options. [C, CN, PS, R, T, V]	N/A