

Where will our kids learn these things?

By Sarah Sobanski

It could be a game show.

"Joe, from Calgary, Alta., come on down! You're the next contestant on *Things I wish I learned in school...*"

"Thanks, Bob. I'll try Mathematics for \$400."

"You file these documents every year to see if you owe the government money, or deserve some back."

"What are income taxes?"

Good question.

Chances are over the last few weeks you've been running around collecting receipts, gathering T4s and scraping together any evidence that might get you a tax write-off when filing your income taxes. If you haven't, they were due at the end of April. There are roughly two things in this world - that I'm presently aware of - that I need done but cannot do on my own. The first is oil changes, because the last time I checked my oil I ended up checking the transmission fluid - time for an auto-tech course, again. The other is taxes, because I'm not an accountant.

Even with oil changes I get the basics, you're changing out your oil so your car runs better. Most people get this, a fair fewer can walk into Bancroft's H&R Block knowing what breaks the financial advisor is going to find you and having the evidence ready to go. For example, I didn't know I could claim moving to Ontario for work. This is something people from [LeadJig](#) may be able to point you towards experts for, or those who work in the field and use this service can schedule you in to learn about.

People go to school to become experts to provide these services to those of us who avoid calculators like they're carrying the plague. That's fine. But everyday needs, or every year needs such as income taxes, everyone should have a general understanding of. Being self-sufficient is a more comfortable way of life.

These conversations come up over and over again; why aren't taxes taught about in school, why aren't home economics mandatory, why isn't there a licence required to have a child? I need one to drive a car, shouldn't I need one to drive the first 16 years of someone's life?

Articles revealing a generation of young adults who lack basic life skills such as face-to-face communication come out at least once a week. A 21-year-old blew up an egg in her microwave because she didn't know how to boil it. An 18-year-old needs a bail out because he didn't realize he had to pay back his VISA card.

Luckily, according to the Toronto Star, "Ontario is rolling out pilot projects at 28 high schools aimed at revamping the Grade 10 careers course and laying the groundwork for financial literacy to become part of the curriculum." **[click here for link]**

In a conversation with a friend over the weekend, it was suggested that children should come into school and have bills waiting on their desks. They should practice scheduling appointments, making and following budgets, have field trips to grocery stores where they learn the difference between buying pizza pockets, which will fill you for a lunch, and a pack of stewing beef, which will help with three dinners.

Let's teach our children about the things we discuss at the dinner table instead of telling them they'll understand when they're older. What's an interest payment? What's an RSP?

Our society seems to undervalue what you could very open-mindedly call street smarts or better, life smarts. But the same friend asked, "What could be done with the money that is spent making mistakes and learning from them?"

I'm under the impression that high school is essentially a way to condition students for the real world - get up early and get things done, take scheduled breaks, work long hours. Within this the problem of blanket teaching has arisen. Everyone learns at different paces, has different abilities and excels in different areas. Maybe, we should put less focus on which subjects children don't excel in, and instead teach them life skills. Let them foster their love of art or math to pursue it after mandatory schooling, but also show them basic plumbing if they rebel against trigonometry.

Maynooth Public School has just launched its Seed to Feed program. Community gardens set to expand into the community.

Children will be growing their own food, harvesting it, and then participating in workshops to store it. I would jump at the opportunity to learn those things. We need more of that kind of learning for future generations.

Looks like we're already on our way, phew, Generation Z is already upon us - that's right, the *next* hopeless generation is here. Let's get to work!