

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|----------|
| CHC2DX | Credit Recovery (In Person) Semester 2 - DAW | 10 | Tue, July 19 to Fri, July 29 | Academic |

Course Name

Canadian History since WW1

Prerequisite

Unsuccessful in CHC2D1 within the last two years and home school approval.

Description

This course explores social, economic, and political developments and events and their impact on the lives of different individuals, groups, and communities, including First Nations, Métis, and Inuit individuals and communities, in Canada since 1914. Students will examine the role of conflict and cooperation in Canadian society, Canada's evolving role within the global community, and the impact of various individuals, organizations, and events on identities, citizenship, and heritage in Canada. Students will develop an understanding of some of the political developments and government policies that have had a lasting impact on First Nations, Métis, and Inuit individuals and communities. They will develop their ability to apply the concepts of historical thinking and the historical inquiry process, including the interpretation and analysis of evidence, when investigating key issues and events in Canadian history since 1914.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|----------|
| ENG1DX | Credit Recovery (In Person) Semester 2 - DAW | 9 | Tue, July 19 to Fri, July 29 | Academic |

Course Name

English

Prerequisite

Unsuccessful in ENG1D1 within the last two years and home school approval.

Description

This course is designed to develop the oral communication, reading, writing, and media literacy skills that students need for success in their secondary school academic programs and in their daily lives. Students will analyse literary texts from contemporary and historical periods, interpret informational and graphic texts, and create oral, written, and media texts in a variety of forms. An important focus will be on the use of strategies that contribute to effective communication. The course is intended to prepare students for the Grade 10 academic English course, which leads to university or college preparation courses in Grades 11 and 12.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| ENG1PX | Credit Recovery (In Person) Semester 2 - DAW | 9 | Tue, July 19 to Fri, July 29 | Applied |

Course Name

English

Prerequisite

Unsuccessful in ENG1P1 within the last two years and home school approval.

Description

This course is designed to develop the key oral communication, reading, writing, and media literacy skills students need for success in secondary school and daily life. Students will read, interpret, and create a variety of informational, literary, and graphic texts. An important focus will be on identifying and using appropriate strategies and processes to improve students' comprehension of texts and to help them communicate clearly and effectively. The course is intended to prepare students for the Grade 10 applied English course, which leads to college or workplace preparation courses in Grades 11 and 12.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|----------|
| ENG2DX | Credit Recovery (In Person) Semester 2 - DAW | 10 | Tue, July 19 to Fri, July 29 | Academic |

Course Name
English

Prerequisite
Unsuccessful in ENG2D1 within the last two years and home school approval.

Description

This course is designed to extend the range of oral communication, reading, writing, and media literacy skills that students need for success in their secondary school academic programs and in their daily lives. Students will analyse literary texts from contemporary and historical periods, interpret and evaluate informational and graphic texts, and create oral, written, and media texts in a variety of forms. An important focus will be on the selective use of strategies that contribute to effective communication. This course is intended to prepare students for the compulsory Grade 11 university or college preparation course.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| ENG2PX | Credit Recovery (In Person) Semester 2 - DAW | 10 | Tue, July 19 to Fri, July 29 | Applied |

Course Name
English

Prerequisite
Unsuccessful in ENG2P1 within the last two years and home school approval.

Description

This course is designed to extend the range of oral communication, reading, writing, and media literacy skills that students need for success in secondary school and daily life. Students will study and create a variety of informational, literary, and graphic texts. An important focus will be on the consolidation of strategies and processes that help students interpret texts and communicate clearly and effectively. This course is intended to prepare students for the compulsory Grade 11 college or workplace preparation course.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| ENG3CX | Credit Recovery (In Person) Semester 2 - DAW | 11 | Tue, July 19 to Fri, July 29 | College |

Course Name
English

Prerequisite
Unsuccessful in ENG3C1 within the last two years and home school approval.

Description

This course emphasizes the development of literacy, communication, and critical and creative thinking skills necessary for success in academic and daily life. Students will study the content, form, and style of a variety of informational and graphic texts, as well as literary texts from Canada and other countries, and create oral, written, and media texts in a variety of forms for practical and academic purposes. An important focus will be on using language with precision and clarity. The course is intended to prepare students for the compulsory Grade 12 college preparation course.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|------------|
| ENG3UX | Credit Recovery (In Person) Semester 2 - DAW | 11 | Tue, July 19 to Fri, July 29 | University |

Course Name
English

Prerequisite
Unsuccessful in ENG3U1 within the last two years and home school approval.

Description

This course emphasizes the development of literacy, communication, and critical and creative thinking skills necessary for success in academic and daily life. Students will analyse challenging literary texts from various periods, countries, and cultures, as well as a range of informational and graphic texts, and create oral, written, and media texts in a variety of forms. An important focus will be on using language with precision and clarity and incorporating stylistic devices appropriately and effectively. The course is intended to prepare students for the compulsory Grade 12 university or college preparation course.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| ENG4CX | Credit Recovery (In Person) Semester 2 - DAW | 12 | Tue, July 19 to Fri, July 29 | College |

Course Name
English

Prerequisite
Unsuccessful in ENG4C1 within the last two years and home school approval.

Description

This course emphasizes the consolidation of literacy, communication, and critical and creative thinking skills necessary for success in academic and daily life. Students will analyse a variety of informational and graphic texts, as well as literary texts from various countries and cultures, and create oral, written, and media texts in a variety of forms for practical and academic purposes. An important focus will be on using language with precision and clarity and developing greater control in writing. The course is intended to prepare students for college or the workplace.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|------------|
| ENG4UX | Credit Recovery (In Person) Semester 2 - DAW | 12 | Tue, July 19 to Fri, July 29 | University |

Course Name
English

Prerequisite
Unsuccessful in ENG4U1 within the last two years and home school approval.

Description

This course emphasizes the consolidation of the literacy, communication, and critical and creative thinking skills necessary for success in academic and daily life. Students will analyse a range of challenging literary texts from various periods, countries, and cultures; interpret and evaluate informational and graphic texts; and create oral, written, and media texts in a variety of forms. An important focus will be on using academic language coherently and confidently, selecting the reading strategies best suited to particular texts and particular purposes for reading, and developing greater control in writing. The course is intended to prepare students for university, college, or the workplace.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| MBF3CX | Credit Recovery (In Person) Semester 2 - DAW | 11 | Tue, July 19 to Fri, July 29 | College |

Course Name

Foundations for College Mathematics

Prerequisite

Unsuccessful in MBF3C1 within the last two years and home school approval.

Description

This course enables students to broaden their understanding of mathematics as a problemsolving tool in the real world. Students will extend their understanding of quadratic relations; investigate situations involving exponential growth; solve problems involving compound interest; solve financial problems connected with vehicle ownership; develop their ability to reason by collecting, analysing, and evaluating data involving one variable; connect probability and statistics; and solve problems in geometry and trigonometry. Students will consolidate their mathematical skills as they solve problems and communicate their thinking.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|--------------------|
| MCF3MX | Credit Recovery (In Person) Semester 2 - DAW | 11 | Tue, July 19 to Fri, July 29 | College/University |

Course Name

Functions and Applications

Prerequisite

Unsuccessful in MCF3M1 within the last two years and home school approval.

Description

This course introduces basic features of the function by extending students' experiences with quadratic relations. It focuses on quadratic, trigonometric, and exponential functions and their use in modelling real-world situations. Students will represent functions numerically, graphically, and algebraically; simplify expressions; solve equations; and solve problems relating to applications. Students will reason mathematically and communicate their thinking as they solve multi-step problems.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|------------|
| MCR3UX | Credit Recovery (In Person) Semester 2 - DAW | 11 | Tue, July 19 to Fri, July 29 | University |

Course Name

Functions

Prerequisite

Unsuccessful in MCR3U1 within the last two years and home school approval.

Description

This course introduces the mathematical concept of the function by extending students' experiences with linear and quadratic relations. Students will investigate properties of discrete and continuous functions, including trigonometric and exponential functions; represent functions numerically, algebraically, and graphically; solve problems involving applications of functions; investigate inverse functions; and develop facility in determining equivalent algebraic expressions. Students will reason mathematically and communicate their thinking as they solve multi-step problems.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| MFM2PX | Credit Recovery (In Person) Semester 2 - DAW | 10 | Tue, July 19 to Fri, July 29 | Applied |

Course Name

Foundations of Mathematics

Prerequisite

Unsuccessful in MFM2P1 within the last two years and home school approval.

Description

This course enables students to consolidate their understanding of linear relations and extend their problem-solving and algebraic skills through investigation, the effective use of technology, and hands-on activities. Students will develop and graph equations in analytic geometry; solve and apply linear systems, using real-life examples; and explore and interpret graphs of quadratic relations. Students will investigate similar triangles, the trigonometry of right triangles, and the measurement of three-dimensional figures. Students will consolidate their mathematical skills as they solve problems and communicate their thinking.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|----------|
| MPM2DX | Credit Recovery (In Person) Semester 2 - DAW | 10 | Tue, July 19 to Fri, July 29 | Academic |

Course Name

Principles of Mathematics

Prerequisite

Unsuccessful in MPM2D1 within the last two years and home school approval.

Description

This course enables students to broaden their understanding of relationships and extend their problem-solving and algebraic skills through investigation, the effective use of technology, and abstract reasoning. Students will explore quadratic relations and their applications; solve and apply linear systems; verify properties of geometric figures using analytic geometry; and investigate the trigonometry of right and acute triangles. Students will reason mathematically and communicate their thinking as they solve multi-step problems.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|-------------|
| MTH1WX | Credit Recovery (In Person) Semester 2 - DAW | 9 | Tue, July 19 to Fri, July 29 | De-streamed |

Course Name

Mathematics

Prerequisite

Unsuccessful in MTH1W1 within the last two years and home school approval.

Description

This course enables students to consolidate, and continue to develop, an understanding of mathematical concepts related to number sense and operations, algebra, measurement, geometry, data, probability, and financial literacy. Students will use mathematical processes, mathematical modelling, and coding to make sense of the mathematics they are learning and to apply their understanding to culturally responsive and relevant real-world situations. Students will continue to enhance their mathematical reasoning skills, including proportional reasoning, spatial reasoning, and algebraic reasoning, as they solve problems and communicate their thinking.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| NBE3CX | Credit Recovery (In Person) Semester 2 - DAW | 11 | Tue, July 19 to Fri, July 29 | College |

Course Name

English: Contemporary Aboriginal Voices

Prerequisite

Unsuccessful in NBE3C1 within the last two years and home school approval.

Description

This course emphasizes the development of literacy, critical thinking, and communication skills through the study of works in English by Aboriginal writers. Students will study the content, form, and style of informational texts and literary and media works, and will develop an appreciation of the wealth and complexity of Aboriginal writing. Students will also write reports, correspondence, and persuasive essays, and analyse the relationship between media forms and audiences. An important focus will be on establishing appropriate voice and using business and technical language with precision and clarity.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|------------|
| NBE3UX | Credit Recovery (In Person) Semester 2 - DAW | 11 | Tue, July 19 to Fri, July 29 | University |

Course Name

English: Contemporary Aboriginal Voices

Prerequisite

Unsuccessful in NBE3U1 within the last two years and home school approval.

Description

This course emphasizes the development of literacy, critical thinking, and communication skills through the study of works in English by Aboriginal writers. Through the analysis of literary texts and media works, students will develop an appreciation of the wealth and complexity of Aboriginal writing. Students will also conduct research and analyse the information gathered; write persuasive and literary essays; and analyse the relationship between media forms and audiences. An important focus will be the further development of students' understanding of English-language usage and conventions.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| SBI3CX | Credit Recovery (In Person) Semester 2 - DAW | 11 | Tue, July 19 to Fri, July 29 | College |

Course Name

Biology

Prerequisite

Unsuccessful in SBI3C1 within the last two years and home school approval.

Description

This course focuses on the processes that occur in biological systems. Students will learn concepts and theories as they conduct investigations in the areas of cellular biology, microbiology, genetics, the anatomy of mammals, and the structure of plants and their role in the natural environment. Emphasis will be placed on the practical application of concepts, and on the skills needed for further study in various branches of the life sciences and related fields.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|------------|
| SBI3UX | Credit Recovery (In Person) Semester 2 - DAW | 11 | Tue, July 19 to Fri, July 29 | University |

Course Name

Biology

Prerequisite

Unsuccessful in SBI3U1 within the last two years and home school approval.

Description

This course furthers students' understanding of the processes that occur in biological systems. Students will study theory and conduct investigations in the areas of biodiversity; evolution; genetic processes; the structure and function of animals; and the anatomy, growth, and function of plants. The course focuses on the theoretical aspects of the topics under study, and helps students refine skills related to scientific investigation.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|------------|
| SBI4UX | Credit Recovery (In Person) Semester 2 - DAW | 12 | Tue, July 19 to Fri, July 29 | University |

Course Name Biology

Prerequisite Unsuccessful in SBI4U1 within the last two years and home school approval.

Description

This course provides students with the opportunity for in-depth study of the concepts and processes that occur in biological systems. Students will study theory and conduct investigations in the areas of biochemistry, metabolic processes, molecular genetics, homeostasis, and population dynamics. Emphasis will be placed on the achievement of detailed knowledge and the refinement of skills needed for further study in various branches of the life sciences and related fields.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|------------|
| SCH3UX | Credit Recovery (In Person) Semester 2 - DAW | 11 | Tue, July 19 to Fri, July 29 | University |

Course Name Chemistry

Prerequisite Unsuccessful in SCH3U1 within the last two years and home school approval.

Description

This course enables students to deepen their understanding of chemistry through the study of the properties of chemicals and chemical bonds; chemical reactions and quantitative relationships in those reactions; solutions and solubility; and atmospheric chemistry and the behaviour of gases. Students will further develop their analytical skills and investigate the qualitative and quantitative properties of matter, as well as the impact of some common chemical reactions on society and the environment.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| SCH4CX | Credit Recovery (In Person) Semester 2 - DAW | 12 | Tue, July 19 to Fri, July 29 | College |

Course Name Chemistry

Prerequisite Unsuccessful in SCH4C1 within the last two years and home school approval.

Description

This course enables students to develop an understanding of chemistry through the study of matter and qualitative analysis, organic chemistry, electrochemistry, chemical calculations, and chemistry as it relates to the quality of the environment. Students will use a variety of laboratory techniques, develop skills in data collection and scientific analysis, and communicate scientific information using appropriate terminology. Emphasis will be placed on the role of chemistry in daily life and the effects of technological applications and processes on society and the environment.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|------------|
| SCH4UX | Credit Recovery (In Person) Semester 2 - DAW | 12 | Tue, July 19 to Fri, July 29 | University |

Course Name Chemistry

Prerequisite Unsuccessful in SCH4U1 within the last two years and home school approval.

Description

This course enables students to deepen their understanding of chemistry through the study of organic chemistry, the structure and properties of matter, energy changes and rates of reaction, equilibrium in chemical systems, and electrochemistry. Students will further develop their problem-solving and investigation skills as they investigate chemical processes, and will refine their ability to communicate scientific information. Emphasis will be placed on the importance of chemistry in everyday life and on evaluating the impact of chemical technology on the environment.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|----------|
| SNC1DX | Credit Recovery (In Person) Semester 2 - DAW | 9 | Tue, July 19 to Fri, July 29 | Academic |

Course Name
Science

Prerequisite

Unsuccessful in SNC1D1 within the last two years and home school approval.

Description

This course enables students to develop their understanding of basic concepts in biology, chemistry, earth and space science, and physics, and to relate science to technology, society, and the environment. Throughout the course, students will develop their skills in the processes of scientific investigation. Students will acquire an understanding of scientific theories and conduct investigations related to sustainable ecosystems; atomic and molecular structures and the properties of elements and compounds; the study of the universe and its properties and components; and the principles of electricity.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| SNC1PX | Credit Recovery (In Person) Semester 2 - DAW | 9 | Tue, July 19 to Fri, July 29 | Applied |

Course Name
Science

Prerequisite

Unsuccessful in SNC1P1 within the last two years and home school approval.

Description

This course enables students to develop their understanding of basic concepts in biology, chemistry, earth and space science, and physics, and to apply their knowledge of science to everyday situations. They are also given opportunities to develop practical skills related to scientific investigation. Students will plan and conduct investigations into practical problems and issues related to the impact of human activity on ecosystems; the structure and properties of elements and compounds; space exploration and the components of the universe; and static and current electricity.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|----------|
| SNC2DX | Credit Recovery (In Person) Semester 2 - DAW | 10 | Tue, July 19 to Fri, July 29 | Academic |

Course Name
Science

Prerequisite

Unsuccessful in SNC2D1 within the last two years and home school approval.

Description

This course enables students to enhance their understanding of concepts in biology, chemistry, earth and space science, and physics, and of the interrelationships between science, technology, society, and the environment. Students are also given opportunities to further develop their scientific investigation skills. Students will plan and conduct investigations and develop their understanding of scientific theories related to the connections between cells and systems in animals and plants; chemical reactions, with a particular focus on acid–base reactions; forces that affect climate and climate change; and the interaction of light and matter.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| SNC2PX | Credit Recovery (In Person) Semester 2 - DAW | 10 | Tue, July 19 to Fri, July 29 | Applied |

Course Name
Science

Prerequisite

Unsuccessful in SNC2P1 within the last two years and home school approval.

Description

This course enables students to develop a deeper understanding of concepts in biology, chemistry, earth and space science, and physics, and to apply their knowledge of science in real-world situations. Students are given opportunities to develop further practical skills in scientific investigation. Students will plan and conduct investigations into everyday problems and issues related to human cells and body systems; chemical reactions; factors affecting climate change; and the interaction of light and matter.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|------------|
| SPH3UX | Credit Recovery (In Person) Semester 2 - DAW | 11 | Tue, July 19 to Fri, July 29 | University |

Course Name
Physics

Prerequisite

Unsuccessful in SPH3U1 within the last two years and home school approval.

Description

This course develops students' understanding of the basic concepts of physics. Students will explore kinematics, with an emphasis on linear motion; different kinds of forces; energy transformations; the properties of mechanical waves and sound; and electricity and magnetism. They will enhance their scientific investigation skills as they test laws of physics. In addition, they will analyse the interrelationships between physics and technology, and consider the impact of technological applications of physics on society and the environment.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|---------|
| SPH4CX | Credit Recovery (In Person) Semester 2 - DAW | 12 | Tue, July 19 to Fri, July 29 | College |

Course Name
Physics

Prerequisite

Unsuccessful in SPH4C1 within the last two years and home school approval.

Description

This course develops students' understanding of the basic concepts of physics. Students will explore these concepts with respect to motion; mechanical, electrical, electromagnetic, energy transformation, hydraulic, and pneumatic systems; and the operation of commonly used tools and machines. They will develop their scientific investigation skills as they test laws of physics and solve both assigned problems and those emerging from their investigations. Students will also consider the impact of technological applications of physics on society and the environment.

| Course | Program | Grade | Course Dates | Level |
|---------------|---|-------|------------------------------|------------|
| SPH4UX | Credit Recovery (In Person) Semester 2 - DAW | 12 | Tue, July 19 to Fri, July 29 | University |

Course Name

Physics

Prerequisite

Unsuccessful in SPH4U1 within the last two years and home school approval.

Description

This course enables students to deepen their understanding of physics concepts and theories. Students will continue their exploration of energy transformations and the forces that affect motion, and will investigate electrical, gravitational, and magnetic fields and electromagnetic radiation. Students will also explore the wave nature of light, quantum mechanics, and special relativity. They will further develop their scientific investigation skills, learning, for example, how to analyse, qualitatively and quantitatively, data related to a variety of physics concepts and principles. Students will also consider the impact of technological applications of physics on society and the environment.

| Course | Program | Grade | Course Dates | Level |
|---------------|--|-------|------------------------------|---------|
| CHC2PX | Credit Recovery (In Person) Semester 2, CHV - DAW | 10 | Tue, July 19 to Mon, July 25 | Applied |

Course Name

Canadian History since WW1

Prerequisite

Unsuccessful in CHC2P1 within the last two years and home school approval.

Description

This course focuses on the social context of historical developments and events and how they have affected the lives of people in Canada, including First Nations, Métis, and Inuit individuals and communities, since 1914. Students will explore interactions between various communities in Canada as well as contributions of individuals and groups to heritage and identities in Canada. Students will develop an understanding of some key political developments and government policies that have had an impact on First Nations, Métis, and Inuit individuals and communities. They will develop their ability to apply the concepts of historical thinking and the historical inquiry process, including the interpretation and analysis of evidence, when investigating the continuing relevance of historical developments and how they have helped shape communities in present-day Canada.

| Course | Program | Grade | Course Dates | Level |
|---------------|--|-------|------------------------------|-------|
| CHV2OX | Credit Recovery (In Person) Semester 2, CHV - DAW | 10 | Tue, July 19 to Mon, July 25 | Open |

Course Name

Civics and Citizenship

Prerequisite

Unsuccessful in CHV2O1 within the last two years and home school approval.

Description

This course explores rights and responsibilities associated with being an active citizen in a democratic society. Students will explore issues of civic importance such as healthy schools, community planning, environmental responsibility, and the influence of social media, while developing their understanding of the role of civic engagement and of political processes in the local, national, and/or global community. Students will apply the concepts of political thinking and the political inquiry process to investigate, and express informed opinions about, a range of political issues and developments that are both of significance in today's world and of personal interest to them.

| Course | Program | Grade | Course Dates | Level |
|--------|--|-------|------------------------------|-------|
| GLC20X | Credit Recovery (In Person) Semester 2, GLC - DAW | 10 | Mon, July 25 to Fri, July 29 | Open |

Course Name

Career Studies

Prerequisite

Unsuccessful in GLC201 within the last two years and home school approval.

Description

This course gives students the opportunity to develop the skills, knowledge, and habits that will support them in their education and career/life planning. Students will learn about global work trends, and seek opportunities within the school and community to expand and strengthen their transferable skills and their ability to adapt to the changing world of work. On the basis of exploration, reflective practice, and decision-making processes, students will make connections between their skills, interests, and values and their postsecondary options, whether in apprenticeship training, college, community living, university, or the workplace. They will set goals and create a plan for their first postsecondary year. As part of their preparation for the future, they will learn about personal financial management – including the variety of saving and borrowing tools available to them and how to use them to their advantage – and develop a budget for their first year after secondary school.