Fin 4 the Future Intiative

Fin 4 the Future Initiative

Mission: Incorporating mandatory personal financial literacy courses into the British Columbia high school curriculum.

Hi, my name is Kinjal Kaur. I'm the founder and the voice behind the Fin 4 the Future Initiative.

About Fin 4 The Future
Take the Survey (https://form.jotform.com/261516687449066)
About Me

Contact: fin4thefuture@gmail.com

Follow us on Instagram at @fin4thefuture for updates on our mission and progress!

Current progress:

⭐ Survey Form Released!

View response metrics

About Fin 4 the Future

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Fin 4 the Future is a youth-led initiative with the ultimate aim to appeal to the British Columbia Ministry of Education in order to introduce vital personal financial literacy into the BC High School Curriculum. While basic financial literacy, such as budgeting and taxes, are taught across math courses already, the concepts taught are barely enough to provide any student a strong financial base by the time students graduate - much of the little in-depth financial literacy covered, as well, is present in elective courses rather than the Mathematics courses that are required for credits. This means students who do not partake in elective courses such as Entrepreneurship 12, Financial Accounting 12 and Accounting 11 are put at a significant disadvantage, even more so than students taking these courses (albeit the courses still not being enough for sufficient financial success). Concepts cited as financial basics by the Financial Consumer Agency of Canada, such as building long-term wealth through investing or understanding credit scores and reports, are not taught at all across any B.C. high school classes -the following national statistics have been retrieved from The Government of Canada.

- ➔ 54% - **more than half** - of Canadians do not consider themselves financially knowledgeable.
- ➔ 28% of Canadians say they are short on money at the end of the month (aka about 1 in every 4 people).
- ➔ Nearly half (48%) of Canadians do not have emergency savings sufficient to cover 3 months of expenses.
- ➔ 34% (about 1 in every 3 people) of Canadians borrow to cover regular expenses, and 35% believe finances control their lives.

All of the problems listed above have a MASSIVE chance of being solved by introducing dedicated personal financial literacy to high schools - *real* skills such as growing your wealth through investments and learning specific budgeting and saving frameworks, instead of solely calculation-based work. **Supporting Fin 4 the Future requires nothing but submitting a survey to provide evidence of the severity of this issue to the B.C. Ministry of Education!**

Learn more about the survey on the Take the Survey page.

Take the Survey

Take the Survey

If you are a student residing in British Columbia and in grade 9, 10, 11 or 12 as of September 2026 (or a current graduate who was a grade 12 student in the 2025-2026 academic year), you can greatly contribute to our mission of making sure the future generations of B.C. are financially literate and successful. This requires nothing except a quick **survey** on your experience of learning about finance with the current B.C. school curriculum, and what an ideal personal financial literacy curriculum would look like for you (specific concepts lacking in the current curriculum are provided to help you!).

Survey Link: https://tally.so/r/D4aKoZ

All of your personal information such as your name, school/school district and email address will be kept anonymous - only your grade and responses to the questions will be shared in order to gather empirical data and evidence in support of our cause. Personal instances where you may have faced financial hardship and the skills taught in the B.C. high school curriculum were insufficient are not required, but would be sincerely appreciated in order to enhance the quality of our data and build a stronger case. **Thank you for your participation in this survey, which in turn supports our initiative and ensures that the future generations of B.C. will be equipped with skills that are vital for success and prosperity with money.** Please email us at fin4thefuture@gmail.com if you have any questions, suggestions for improvement or would like to add on to your responses!

⭐ GOAL: 1,000 responses!

View response metrics

About Me

About Me

Hi, I'm Kinjal! 😊 I'm a rising grade 11 student based in Burnaby, British Columbia - my interests include finance, creative writing, public speaking and early 2000s TV shows/movies. Most importantly, I am the voice behind *Fin 4 the Future*.

My interest in personal finance was sparked by my parents, who had consistently attempted to persuade me to read personal finance books ever since I turned 13 years old. I thought that it was stupid, at first. I thought I would have more than enough time to learn that stuff later on. Finally, just to make them happy, I decided to read my first ever personal finance book - *The Richest Man in Babylon*.

It was one of the most interesting books I had ever read, a clever and captivating story weaving the secrets of wealth-building, the psychology behind success and the obstacles of life. When I tried to discuss these lessons with my friends, to my shock - *none* of them knew what I was talking about. After a while, the realization hit me that they would not have as early of a start in building financial success as I did. They might never even learn the concepts of wealth building that seemed basic to me, because they didn't know *how*. Why? Because it wasn't taught in schools, the one place people relied on fully to learn, grow and hopefully become successful as they proceeded into life.

This led me to founding my nonprofit, Project WealthWise, an initiative with the aim of financially educating youth everywhere. With a podcast discussing youth and finance with financial experts, financial lessons posted across social media and ongoing progress in establishing free camps and programs for youth, Project WealthWise is slowly building itself up into creating an impact for youth everywhere to become financially successful. However, the reason I started Fin 4 the Future alongside Project WealthWise is because I wanted to tackle the *root cause* of the financial literacy issue in today's world - the concept not being taught to youth in schools despite countless and popular beliefs that it is basic and vital. To support Fin 4 the Future, all you need to do is fill out a short survey on your experiences with finance and the B.C. curriculum - visit the Take the Survey page to learn more!

Learn more about me:
LinkedIn | Project WealthWise