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*Financial numeracy: A path towards standardizing financial education*

Research has shown that many individuals are lacking skills related to basic financial concepts, hindering their ability to make sound financial decisions related to investing, debt management, wealth accumulation, and retirement planning. Governments recognize the importance of financial literacy among citizens leading to a push for mandatory financial education across Canadian provinces. Given the federal government's National Financial Literacy Strategy (2021-2026), there remains significant inconsistency in how financial literacy is integrated into school curricula across Canada. Traditional definitions of financial literacy are inadequate for guiding curriculum development effectively and I draw attention to the need for a broader definition of financial literacy to account for socioeconomic, affective, behavioural, and motivational factors of students. Financial numeracy, an emerging concept in the literature, offers a more standardized and comprehensive framework for policymakers, curriculum writers, administrators, and teachers when developing and implementing financial education curricula.