

# Glossary

This document provides definitions of many words and terms used within the other documents in this package. This Glossary is designed as a helpful tool for understanding the meaning of different expressions and situations.

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**Assumption:** something that you consider likely to be true even though no one has told you directly or even though you have no proof<sup>i</sup>

**Attitude:** someone's opinions or feelings about something, especially as shown by his or her behaviour<sup>ii</sup>

**Barriers:** those things that prevent movement or make access to a service more difficult for certain groups and individuals<sup>iii</sup>

**Bias:** an attitude you have that makes you treat someone in a way that is unfair or different from the way you treat other people<sup>iv</sup>

**Critical thinking:** the ability to think in a way that is clear, reasoned, reflective, informed by evidence, and aimed at deciding what to believe or do. Critical thinking often goes along with open-mindedness and motivation to seek the truth<sup>v</sup>

**Culture:** involves the patterns of daily life learned consciously and unconsciously by a group of people. These patterns can be seen in language, governing practices, arts, customs, holiday celebrations, food, religion, dating rituals, and clothing, to name a few examples<sup>vi</sup>

**Discrimination:** refers to exclusion, prejudice or restriction of opportunity because of one's belonging to a category of people or things (e.g., gender, disability, religion, age, ethnicity)<sup>vii</sup>

**Diversity:** the fact that very different people or things exist within a group or place<sup>viii</sup>

Or: the conditions, expressions and experiences of different groups identified by age, culture, ethnicity, education, gender, disability, sexual orientation, migration status, geography, language and religious beliefs (and other factors)<sup>ix</sup>

**Financial literacy:** having the knowledge, skills and confidence to make responsible financial decisions<sup>x</sup>

- **Knowledge** refers to an understanding of personal and broader financial matters
- **Skills** refer to the ability to apply that financial knowledge in everyday life
- **Confidence** means having the self-assurance to make important financial decisions
- **Responsible financial decision** refers to the ability of individuals to use the knowledge, skills and confidence they have gained to make a choice appropriate to their own circumstances

*(Task Force on Financial Literacy, Canadians and Their Money: Building a brighter financial future [2010], Financial Consumer Agency of Canada)*

**Gender:** refers to the characteristics associated with “feminine” and “masculine,” as defined by society, culture and history. It changes over time and between cultures. Gender is not necessarily linked with sex (which is biological)<sup>xi</sup>

**Gender-Based Analysis+ (GBA+):** is an analytical process used to assess the potential impacts of policies, programs, services, and other initiatives on diverse groups of women and men, taking into account gender and other identity factors<sup>xii</sup>

**Gender equality:** refers to equal rights, responsibilities and opportunities for women and men and girls and boys. Equality refers to the state of being equal while equity refers to the state of being just, impartial or fair. However, equality of opportunity by itself does not guarantee equal outcomes for women and men<sup>xiii</sup>

**Generalization:** a statement that seems to be true in most situations but is based on too few facts or only on a small number of instances<sup>xiv</sup>

**Inclusive (inclusiveness, inclusivity):** deliberately aiming to involve all types of people<sup>xv</sup>

**Judgment (or judge):** the act or process of forming an opinion or making a decision after careful thought: the act of judging something or someone<sup>xvi</sup>

**Myth:** something that people wrongly believe to be true<sup>xvii</sup>

**Objectivity (or being objective):** the ability to make decisions based on facts rather than on your own personal feelings or beliefs<sup>xviii</sup>

**Prejudice:** is pre-judging; making a decision about a person or group of people without sufficient knowledge. Prejudicial thinking is based on stereotypes. Prejudice is a feeling or attitude.<sup>xix</sup>

**Sex:** refers to the biological characteristics that define men, women and intersex persons. A person's sex is most often designated by a medical assessment at the moment of birth. This is also referred to as birth-assigned sex.<sup>xx</sup>

**Sexism:** is prejudice or discrimination based on gender.<sup>xxi</sup>

**Stereotype:** a preconceived idea that attributes certain characteristics (in general) to all the members of a class or set.<sup>xxii</sup>

**Systemic barrier:** a barrier embedded in the social or administrative structures of an organization, including the physical accessibility of an organization, organizational policies, practices and decision-making processes, or the culture of an organization. These may appear neutral on the surface, but can exclude members of groups protected by the Human Rights Code<sup>xxiii</sup>

**Systemic discrimination:** a system-wide, yet often subtle, form of discrimination. It consists of distinction, exclusion or restriction made on the basis of one's belonging to a category of people. This can apply to gender, ethnicity, religion, age, disability, etc. It is often a mixture of intentional and unintentional actions that will have a more serious effect (or a disproportionate impact) on one group than on others.<sup>xxiv</sup>

**Values:** the principles and beliefs that influence the behaviour and way of life of a particular group or community<sup>xxv</sup>

## References:

- <sup>i</sup> <http://www.macmillandictionary.com/dictionary/>
- <sup>ii</sup> <http://www.macmillandictionary.com/dictionary/>
- <sup>iii</sup> [http://www.swc-cfc.gc.ca/gba-acscourse-cours/eng/global/glossary\\_glossaire.html#S](http://www.swc-cfc.gc.ca/gba-acscourse-cours/eng/global/glossary_glossaire.html#S)
- <sup>iv</sup> <http://www.macmillandictionary.com/>
- <sup>v</sup> <http://dictionary.university/critical%20thinking>
- <sup>vi</sup> <http://archive.adl.org/prejudice/print.html>
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- <sup>xi</sup> [http://www.swc-cfc.gc.ca/gba-acscourse-cours/eng/global/glossary\\_glossaire.html#S](http://www.swc-cfc.gc.ca/gba-acscourse-cours/eng/global/glossary_glossaire.html#S)
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- <sup>xiv</sup> <http://www.macmillandictionary.com>
- <sup>xv</sup> <http://www.macmillandictionary.com>
- <sup>xvi</sup> <http://www.learnersdictionary.com/definition/judgment>
- <sup>xvii</sup> <http://www.macmillandictionary.com>
- <sup>xviii</sup> <http://www.macmillandictionary.com>
- <sup>xix</sup> <http://archive.adl.org/prejudice/print.html>
- <sup>xx</sup> [http://www.swc-cfc.gc.ca/gba-acscourse-cours/eng/global/glossary\\_glossaire.html#S](http://www.swc-cfc.gc.ca/gba-acscourse-cours/eng/global/glossary_glossaire.html#S)
- <sup>xxi</sup> <http://archive.adl.org/prejudice/print.html>
- <sup>xxii</sup> [http://www.diffen.com/difference/Bias vs Stereotype](http://www.diffen.com/difference/Bias%20vs%20Stereotype)
- <sup>xxiii</sup> <http://dictionary.university/Systemic%20barrier>
- <sup>xxiv</sup> [http://www.swc-cfc.gc.ca/gba-acscourse-cours/eng/global/glossary\\_glossaire.html#S](http://www.swc-cfc.gc.ca/gba-acscourse-cours/eng/global/glossary_glossaire.html#S)
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