



**COURSE OUTLINE 2019-2020**

|                     |                                              |                      |        |
|---------------------|----------------------------------------------|----------------------|--------|
| <b>Course Name:</b> | Personal Finance and Investments, University | <b>Course Code:</b>  | IDC4UF |
| <b>Course Type:</b> | Grade 12                                     | <b>Credit Value:</b> | 1.0    |
| <b>Teacher(s):</b>  | T. Ward                                      |                      |        |
| <b>Text:</b>        | Various print and online resources           |                      |        |

**Course Description:**

This course will provide students with an opportunity to learn about personal finance and investing for various stages of life. Principal investigations will focus on securities traded on the Toronto and New York stock markets. Other financial securities including RRSP's and mutual funds will also be explored. National and international events and their effect on corporations and the markets will be discussed and interpreted. A significant component of the course will be completion of a stock market project where students manage a hypothetical stock portfolio.

**Prerequisite:** Any U or M course

**Course Overall Expectations:**

| Strand                                  | Overall Expectations                                                                                                                                                                                                                              |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Introduction to Personal Finance</b> | • The Canadian banking system, money, income/expenses, budgets, payroll expenses, 'net worth', bank accounts (chequing/savings), debit cards, tax returns                                                                                         |
| <b>Credit and Debt</b>                  | • applying for credit, using credit, credit ratings vs credit score, debit vs credit cards, credit lines vs loans, payday loans, debt counselling services, bankruptcy                                                                            |
| <b>Introduction to Investing</b>        | • Setting financial goals for various stages of life, purpose of investing, timelines, interest rates, compound interest, risk vs return, inflation, present value and future value of annuities                                                  |
| <b>Types of Investments</b>             | • Savings accounts, chequing accounts, high interest savings, GIC's, term deposits, TFSA's, RESP's, RRSP's, mutual funds, stocks, bonds, commodities, investing in a business, real estate, other (antiques, art, jewellery, coins, stamps, etc.) |

**Assessment and Evaluation Strategies:**

The purpose of assessment and evaluation is to improve student learning. Assessment and evaluation is based on the provincial curriculum expectations and the achievement levels outlined in the curriculum document. In order to ensure that assessment and evaluation are valid and reliable, and that they lead to the improvement of student learning, teachers use a variety of strategies throughout the course, including: providing students with feedback about their work, helping to set learning goals and monitor their own progress, and evaluation and reporting of progress in the form of grades and marks

**Assessment and Evaluation Categories and Weights:**

| Achievement Chart Categories |            |
|------------------------------|------------|
| Category                     | Percentage |
| Knowledge/Understanding      | 20         |
| Thinking/Inquiry             | 25         |
| Communication                | 20         |
| Application                  | 35         |

| Evaluation/Weight of Marks                                     |                                                  |
|----------------------------------------------------------------|--------------------------------------------------|
| Evaluation                                                     | Percentage<br>(subject to change when necessary) |
| Term Evaluation                                                | 70                                               |
| Final Evaluation                                               | 30                                               |
| <ul style="list-style-type: none"> <li>Exam/Project</li> </ul> |                                                  |

| Unit Overviews                         | Assessment and Evaluation Methods<br>(May include major evaluations) |
|----------------------------------------|----------------------------------------------------------------------|
| Introduction to Personal Finance ~ 12% | Quizzes, Performance Tasks, Unit Test                                |
| Credit and Debt ~ 18%                  | Quizzes, Performance Tasks, Unit Test                                |
| Introduction to Investing ~ 10%        | Quizzes, Performance Tasks, Unit Test                                |
| Types of Investments ~ 30%             | Quizzes, Performance Tasks, Unit Test                                |
| Final Exam/Project ~ 30%               | Written Exam and/or Investment Project                               |

**Learning Skills and Work Habits Assessment:**

The development of learning skills and work habits is an integral part of student learning.

These skills are:

- Responsibility
- Organization
- Independent Work
- Collaboration
- Initiative
- Self-Regulation

Learning skills and work habits influence student achievement and are included as a formal part of the assessment and evaluation process. Learning skills and work habits will be assessed through a variety of teacher strategies. (e.g. observation, student /teacher conference, self-reflection, checklists, exit cards, etc.) These important learning skills and work habits will be formally reported on the Provincial Report Card according to the following scale: E- Excellent, G- Good, S- Satisfactory, N- Needs Improvement.

## **General Policies:**

### **1. Student Roles and Responsibilities**

Students are expected to:

- be responsible for providing evidence of their achievement of the overall expectations within the time frame specified by the teacher, and in a form approved by the teacher;
- all course work is to be stored daily on the school network;
- understand that there will be consequences for not completing assignments for evaluation and/or for submitting those assignments late;
- use class time productively;
- in extenuating circumstances, request an extension from the teacher before the due date.

Mark deductions for late and missed assignments may apply to major assignments only. Typical deductions are 10% for the first school day and 5% for each school day thereafter to a maximum of 30%.

### **Test Policy:**

According to the Growing Success Document (2010) a student must fulfill his/her responsibilities and commitments within the learning environment, including completing all types of assessments according to agreed-upon timelines. It is the department expectation that all students will write tests on the date set out by the classroom teacher. In the event of an illness, emergency, or other significant situation, an exception can be made, provided sufficient documentation is given to the classroom teacher. Please note that parental approval is not a legitimate reason for missing an evaluation. If an acceptable absence is known prior to the assessment date, alternate arrangements must be made with the classroom teacher in advance. If this expectation is not met, the evaluation will be completed but may not contribute to the student's course marks.

### **2. Attendance:**

Students are expected to come to class prepared with what they need to get their work done. Regular attendance is essential. There are some assignments which will be completed in class and marks can only be obtained if you are present to do the work. The school policy on attendance will be strictly adhered to. Students are entirely responsible for work missed during an absence.

### **3. Assignment Submission**

Students are expected to use class time productively. All assignments are expected to be submitted at the beginning of class on the due dates established. Students who have a problem with an assignment submission must talk to the teacher before the due date to discuss the extenuating circumstances and negotiate a later due date. Late assignments will receive a mark penalty as set out in the Board's Assessment and Evaluation Policy. Late assignments will not be accepted after the assignment has been marked and returned to students or discussed in class.

### **4. Collaboration/Plagiarism**

Academic honesty is required in all work submitted for grading. Students must complete all assignments and projects on their own. However, they may discuss assignment specifications and requirements with others in the class to be sure they understand the problem. Cheating and plagiarism are serious offences which will not be condoned. Assignments which show evidence of copying are subject to the Board's plagiarism policy. Respect for the intellectual property of others is expected in this course, as in other courses. Cite all information obtained from other authors, books, magazines, or web sites.

## **5. Use of School Computers**

Students are expected to behave in an appropriate manner while logged into the school network and/or wifi. Any inappropriate use of language, use of the network for purposes other than course-related activities, or malicious actions taken against others through the network are not permitted. Remember, all actions within the network are monitored. Be aware that accessing non-course-related sites during class is not permitted. Students who visit such sites will have their accounts disabled.

### **References:**

*TVDSB Assessment & Evaluation Policy*, September 2011;  
*Growing Success - Assessment and Evaluation, and Reporting in Ontario Schools*, 2010.  
*Student Planner and School Web site*