



COURSE OVERVIEW

Course Name: Financial Securities and Personal Finance
Course Type: Open

Course Code: IDC4U
Grade Level: 12
Credit Value: 1

Teacher: Mr. A. Scarpelli

Textbook(s): various print and online sources

Course Description:

This course will help students develop and consolidate the skills required for and knowledge of different subjects and disciplines to solve problems, make decisions, create personal meaning, and present findings beyond the scope of a single subject or discipline. Students will apply the principles and processes of inquiry and research to effectively use a range of print, electronic, and mass media resources; to analyze historical innovations and exemplary research; and to investigate real-life situations and career opportunities in interdisciplinary endeavors. They will also assess their own cognitive and affective strategies, apply general skills in both familiar and new contexts, create innovative products, and communicate new knowledge.

Prerequisite: Any university or university/college preparation course

One can easily be overwhelmed by the amount of financial information available. There is no one "holy grail" of financial information. This course will utilize a variety of reference sources. In your work you will find your own sources which you are encouraged to critically utilize. Personal finance topics include: the time value of money, present value concepts, savings, RRSP's, RESP's, mortgages and stock market transactions

Units of Study:

Unit #	Time Allocation	Content and Expectations	Culminating Activity/ Major Assignment
1	4 weeks	Planning your finances	<ul style="list-style-type: none"> • Goal Setting • Budget Planning
2	6 weeks	Investing your financial resources	<ul style="list-style-type: none"> • Stock Presentation • Stock Market Challenge • Mutual Fund Assignments
3	3 weeks	Managing your credit	<ul style="list-style-type: none"> • Credit Comparison • CSB Assignment
4	3 weeks	Insuring your resources	<ul style="list-style-type: none"> • Insurance Comparison
5	2 weeks	Controlling your financial future	<ul style="list-style-type: none"> • Report Pt 1 & 2
	2 weeks	Culminating Task	<ul style="list-style-type: none"> • Personal Financial Plan

Evaluation/Weighting of Marks:

The final grade will be based on 70% term work and 30% culminating task(s).

Achievement Chart Categories and Percentages for Term Work

Knowledge and Understanding	15%
Thinking and Inquiry	20%
Communication	15%
Application	20%

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 (known as assessment **for** learning), helping to set learning goals and monitor their own progress (known as assessment **as** learning), and evaluation and reporting of progress in the form of grades and marks (known as assessment **of** learning). A variety of strategies will be used to assess and evaluate student achievement. These strategies include: oral communication/presentation, performance and writing tasks, quizzes, tests, and group activities.

Culminating Activity

The culminating task(s) for the course is a complete personal financial plan where students will create a realistic plan based on their current life situation mixed in with the given scenario. Students will need to make adjustments to their plan due to "unforeseen events" and must be able to support themselves independently. The plan must include accommodations, savings/goals, investments, long term planning, budget, etc.

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 and 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 by the students efforts in class and in completing all assigned work, their cooperation with their peers, test preparation, and daily record by the classroom teacher.

Academic Dishonesty - Cheating and Plagiarism:

Learning tasks that students complete as well as the assignments, tests and exams that students submit for evaluation must be their own work. Cheating and plagiarism is a serious offence that will not be condoned. Academic consequences will result.

Late and Missed Assignments - 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;
- 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. Please refer to your Oakridge Student Planner, tvdsb.ca/Oakridge.cfm or tvdsb.ca for more details on our new Assessment and Evaluation Policy.

References: *TVDSB Assessment & Evaluation Policy, September 2011; Growing Success - Assesment and Evaluation, and Reporting in Ontario Schools, 2010.*

I have discussed the course outline with my parent(s)/guardian(s), reviewed the assessment and evaluation used in the course, and have emphasized the importance of attendance and punctuality. I will seek teacher assistance when needed and will strive to work to the best of my ability.

Date
Signature

Student Signature

Parent/Guardian