

**Canada World Education Centre
Course Outline**

Course: Personal Finance and Investment			
Grade: 12	Type: University	Credit Value: 1	Course Code: IDC4UF
Teacher: J.F. Michaud		Development Date: 04/15/2019	
Course Reviser: Vizarat Shaikh		Prerequisite: Any U or M Course	
Date:			
Ministry Curr. Doc: The Ontario Curriculum Grades 9 to 12, Course Descriptions and Prerequisites, 2018			
Course Description			
<p>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</p>			
Overall Expectations for Student Learning			
Introduction to Personal Finance	<ul style="list-style-type: none"> • The Canadian banking system, money, income/expenses, budgets, payroll expenses, 'net worth', bank accounts (chequing/savings), debit cards, tax returns 		
Credit and Debt	<ul style="list-style-type: none"> • applying for credit, using credit, credit ratings vs credit score, debit vs credit cards, credit lines vs loans, payday loans, debt counselling services, bankruptcy 		
Introduction to Investing	<ul style="list-style-type: none"> • 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 		
Types of Investments	<ul style="list-style-type: none"> • 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.) 		
Outline of Course Content			Hours:
Unit:			
Unit 1. Introduction to Personal Finance			20
Unit 2. Credit and Debt			25
Unit 3. Introduction to Investing			35

Teaching and Learning Strategies

Teachers use a variety of teaching strategies to maximize student learning. The following teaching strategies will be used in this course:

Helping students become self-directed.

In order to address the unique learning styles of students in this course, a variety of activities and learning experiences should be offered, including, but not restricted to: questioning, demonstrations, role-plays, simulations, co-operative group learning, brainstorming, discussion, peer coaching, interviewing, reflective writing, reflective thinking exercises, concept mapping, reading, tutoring, direct instruction, one-on-one teaching, and experimental learning.

Teachers will find ways throughout the course for students to make authentic learning connections with their other courses, the school, local community and the world at large.

Assessment & Evaluation of Student Performance

Assessment & Evaluation

The primary purpose of assessment and evaluation is to improve student learning and to help students assume responsibility for their learning.

Mid-semester and final marks are determined through evaluations or Assessments of Learning, which typically occur towards the end of a unit and end of semester. During the learning process, information about a student's learning is gathered and used by the teacher and student to inform decisions that affect goal setting and teaching in the classroom. The data gathered as Assessment as Learning and Assessment for Learning do not carry a mark weight, but do play a crucial role in student success as they help inform the teacher about each student's progress. All types of assessments allow teachers to provide descriptive feedback that is clear, specific, meaningful, and timely to support improved learning and achievement.

Learning Skills and Work Habits (responsibility, organization, independent work, collaboration, initiative, self-regulation) will be reported by a letter (E = Excellent, G = Good, S = Satisfactory, N = Needs Improvement). These skills and habits support a high level of success in meeting the course expectations in addition to contributing to the development of positive life and work skills for the future.

Considerations for Program Planning

Program Planning Considerations •Individual Education Plan: Accommodations to meet the needs of exceptional students as set out in their Individual Education Plan will be implemented

within the classroom program. Additional assistance is available through the Special Education program. • **The Role of Technology in the Curriculum.** Using information technology will assist students in the achievement of many of the expectations in the curriculum regarding research, written work, analysis of information, and visual presentations.

- **English As a Second Language (ESL):** Appropriate accommodations in teaching, learning, and evaluation strategies will be made to help ESL students gain proficiency in English, since students taking ESL at the secondary level have limited time in which to develop this proficiency.

Resources

Technological Devices:

CWEC supports the use of technology to enhance learning, but the use of such electronic technology in the classroom is at the discretion of the teacher. Working together we can ensure the appropriate use of technology by all members of our school community