



ST. MARTIN SECONDARY SCHOOL

“Teach me Goodness, Discipline and Knowledge”

Business Department

COURSE: Building Financial Security

CODE: IDC4U2

Credit: One

PREREQUISITE: : Any university or university/college preparation course. It is recommended although not required, that students have taken BAF3M-Financial Accounting.

TEXTBOOK: No assigned textbook; there will be several assigned readings.

COURSE DESCRIPTION: This course investigates financial management, capital markets, and ways in which capital is acquired. This course is designed to improve student’s financial literacy which includes the ability to make appropriate decisions in managing personal finances. Students will use diverse information skills, resources and technologies to gather information related to a variety of Canadian and international financial institutions, investigate the conceptual and mathematical foundations of increasing net worth, examine investment in the stock market (e.g. the risks and safeguards in stock trading, stocks as investments) and create an investment portfolio. They will also analyze the social impact of personal and corporate investment decisions and will learn to solve problems through theoretical investigations, systems thinking approaches and case studies.

List of originating courses:

- Principles of Financial Accounting (BAT4M), International Business (BBB4M), Business Leadership (BOH4M), Analyzing Current Economic Issues (CIA4U), Mathematics of Data Management (MDM4U)
- Expectations are also applied from: CIE3M, MBF3C, MCF3M, MCR3U

COURSE OVERVIEW: (Not necessarily studied in this order)

UNIT	TITLE
1	Proper research techniques, History and Development of Trade and Commerce
2	Personal Financial Literacy
3	Understanding Taxation
4	Macroeconomics
5	Corporations and Financial Statements
6	Equity Based Securities
7	Fixed Income & Managed Products
8	The Client Portfolio
9	Corporate Governance & Social Responsibility
SUPPLEMENT	EXAM REVIEW

EVALUATION: TERM WORK (70%)

Evaluation is designed to determine if the expectations of the course have been met, and to determine student response to the curriculum. In accordance with the Ministry Guideline, the following is the breakdown in evaluation in this course:

KNOWLEDGE/UNDERSTANDING	25%
COMMUNICATION	25%
THINKING/INQUIRY	25%
APPLICATION/MAKING CONNECTIONS	25%
TOTAL	100%

The evaluation used will include: unit tests, quizzes, spreadsheet applications, computer applications, in class assignments, mathematical problem-solving, and case study reports. Because of the hands-on practical nature of this course, a strong emphasis is placed on the evaluation of daily, in-class assignments.

EVALUATION: SUMMATIVE (30%)

CULMINATING TASK	10%
FINAL EXAM	20%

EVALUATION: LEARNING SKILLS

The **learning skills and work habits** component of this course will be assessed and reported to parents for information only on Provincial Report Card under the following categories:

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

E – Excellent

G – Good

S – Satisfactory

N – Needs Improvement

This helps you realize that all aspects of your work are important and are included in your final mark

IMPORTANT INFORMATION:

As students approaching the end of your high school education, **YOU ARE ACCOUNTABLE FOR YOUR SUCCESS IN THIS COURSE.**

To begin, a notebook must be kept for this course. Formal note taking will not always be the chosen method of communicating course content; therefore, it is good practice to take notes during all discussions, lectures or other types of presentations during class. Anything discussed, listened to or watched during class time is fair game for assessment. Please bring to each class pencils, your own calculator, the readings issued, and any handouts provided, as well as a notebook. Computer skills are an integral part of this course. As a result, each student must have a user name and password to login to a computer.

It follows that absenteeism is the sole responsibility of the student (school related or otherwise). There is a direct correlation between success and a student's presence in class. Where students know that they will be absent in advance (school-activity, appointment, illness), they should notify the instructor before the absence occurs. Where work is required, please provide notice to the instructor at least one week prior to the date of departure. In all other cases, it is the responsibility of the student to follow-up with peers and catch-up on work missed. You are to assume that you will write tests/quizzes on the day of your return, and possibly at lunch or after school. **All assignments must be submitted on the date due whether you are at school or not – otherwise late penalties will apply. Forward your work with a classmate, friend, sibling or parent.**) Should an absence be due to illness, the instructor reserves the right to ask for documentation in the form of an original physician's note immediately following the absence.

If the absence is due to truancy and results in a test or assignment being missed, a mark of zero will be recorded. Truancy includes missing either all or part of a school day (i.e. if you are in the school at any time during the day and not in this class **you are considered truant**).

Late assignments (without special consideration from the instructor) will be penalized 10%. A mark of zero will be assigned if the assignment is not handed in at all. Presentations will be performed on the date agreed upon, even if group members are absent. You will be evaluated on your portion of the presentation, while those absent will receive a grade of zero. Please ensure that you choose your groups carefully. This policy is consistent with the St. Martin's Business Department and will be adhered to without exception.

MOREOVER, ALL WORK THAT YOU SUBMIT WILL BE DEVOID OF PLAGIARISM. PLEASE NOTE THAT THE ONUS IS ON THE STUDENT TO PROVE THAT AN ASSIGNMENT IS NOT PLAGIARIZED. CONSIDERING THIS, IT IS CRUCIAL THAT YOU KEEP METICULOUS NOTES ON WEBSITES AND ALL OTHER SOURCES USED, AND THAT ALL DRAFT WORK IS KEPT. FOR WORK DRAFTED AND REVISED ON THE COMPUTER, PRINT OUT COPIES FREQUENTLY SO AS TO SHOW THE EVOLUTION OF YOUR IDEAS. THE INSTRUCTOR RESERVES THE RIGHT TO REQUEST DRAFTS AT ANY TIME AND FOR ANY ASSIGNMENT.

I EXPECT YOU TO COME TO CLASS PREPARED. WE WILL RESPECT ONE ANOTHER AND WORK TOGETHER IN A SPIRIT OF CO-OPERATION. GET INVOLVED IN THE COURSE AND PUT FORTH YOUR GREATEST EFFORT.

I AM AVAILABLE FOR EXTRA HELP THROUGHOUT THE SEMESTER DURING LUNCH AND AFTER SCHOOL. DO NOT HESITATE TO ASK FOR HELP.

I LOOK FORWARD TO WORKING WITH EACH ONE OF YOU DURING THE SEMESTER.

I have read and understand the above course description.

Student signature _____