



**St. Joseph Secondary School
Department of Business & Co-op**

Course Code: IDC 4U3
Course Name: Personal Finance
Level: University

Student's Name: _____
Textbook #: _____

Overall Course Expectations and/or Curriculum Strands:

Course Description:

This course investigates financial management, capital markets, and ways in which capital is acquired. 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, and examine investment in the stock market (e.g. the risks and safeguards in stock trading, stocks as investments, creating investment portfolios.) 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. Upon completion of this course, the student will have improved his/her financial literacy and be better able to navigate the many financial decisions he/she will make throughout his/her lives.

Ontario Catholic School Graduate Expectations (Vision of the Learner):

The graduate is expected to be:

- 1. A discerning believer**
- 2. An effective communicator**
- 3. A reflective, creative and holistic thinker**
- 4. A self-directed, responsible, lifelong learner**
- 5. A collaborative contributor**
- 6. A caring family member**
- 7. A responsible citizen**

Efforts will be made to meet the individual learning needs of students to promote student success with respect to meeting the expectations of this course.

My signature below indicates that I have read the Course Handout, and I am in agreement with its contents.

Parent's/Guardian's Signature: _____ **Date:** _____

Student's Signature: _____ **Date:** _____

Units of Study:

- Unit 1: Introduction: Budgeting, Risk, Return, and Credit
- Unit 2: The Stock Market
- Unit 3: Fixed Income (e.g. bonds), Cash Equivalents
Mutual Funds, ETFs
- Unit 4: Banking
- Unit 5: Real Estate, Taxes and Insurance
- Unit 6: Government Registered Products (RRSP, RESP, TFSA)
- Unit 7: Cumulative Performance Task (CPT)

Resources:

The course will use a variety of resources which will be distributed to students during the first week of the course. The text and all other resources assigned to each student are the responsibility of the student.

Resources for this course include:

Typical school supplies
Calculator

Any damage incurred will result in payment for replacement.

Evaluation Policies

1. Student marks will be determined by evaluating process & product according to 4 categories (see below) & 4 levels of the Achievement Chart as found in the Ministry Policy document for XXX Department.

Evaluation Structure:

Knowledge	25%
Application	25%
Communication	25%
Thinking	25%

Term Evaluations = 70% of the final mark and Summative Evaluation = 30% of the final mark. Final Evaluations will include: (itemize; e.g. final examination = 20% & Culminating Performance Task = 10%)

2. Feedback will also be provided for student **learning skills:** Responsibility, Organization, Independent Work, Collaboration, Initiative and Self-Regulation are assessed apart from student achievement in the four categories outlined above and will conform to the coding:

E – Excellent G – Good S – Satisfactory N - Needs Improvement

3. **Assignments** submitted after the due date established by the teacher will receive a penalty **in accordance with our Board Assessment & Evaluation Policy Document** as outlined in the student agenda.
4. Should a student miss an evaluation due to a legitimate absence, **in accordance with our Board A&E Policy Document**, the student and teacher will make arrangements to address the missed evaluation in a timely manner. In the cases of **extended vacation** or **prolonged absence**, consultation with the appropriate administrator is required.
5. In the event that the student does not make up the missed evaluation(s), a zero may be assigned. If it is determined that the evaluation(s) has/have been missed as a result of a skip/truancy or has/have been plagiarized, a zero may be assigned.
6. For all other cases of absence and/or missed evaluations (including absence during the final examination period), please refer to our Board A&E Policy as outlined in the student agenda.

St. Joseph – Pray for Us and May God bless your efforts this semester!