# Personal Finance 20S

**Course Outline 2019-2020**

**Business & Technology Department**

**General Outcomes for Personal Finance 20S**

This class focuses on developing fundamental financial literacy skills including the value of money, basic economics, budgeting, saving, financial institution services, and investing.

**Course Content**

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| **Unit 1—Intro—Behavioural Finance** |
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| **Unit 2—Taxes** |
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| **Unit 3—Chequing** |
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| **Unit 4—Saving** |
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| **Unit 5—Paying for Post-Secondary Education** |
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| **Unit 6—Types of Credit** |
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| **Unit 7—Managing Credit** |
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| **Unit 8—Investing** |
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| **Unit 9--Insurance** |
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| **Unit 10--Budgeting** |

**Assessment Strategy**

An important component of learning is the assessment and evaluation of student progress and achievement. A variety of strategies will be used to assess students and these will include some or all of the following:

* **Practice assignments** – These will be assessed as part of the “*for*” and “*as*” learning.
* **Teacher observation checklists** - These will be assessed as part of the “*for*” and “*as*” learning.
* **Projects** – These will be assessed as part of the “*of*” learning. A best of series is offered for students.
* **Quizzes and tests** - These will be assessed as part of the “*of*” learning.

Students will be allowed to write make-up tests under the following circumstances: **If you miss a test, you need to email me (**[**imarynovskyy@pembinatrails.ca**](mailto:imarynovskyy@pembinatrails.ca)**) to make me aware of your absence and your parent/guardian needs to call the attendance line to inform the school of your absence**. Tests will include both written and computer components.

**Grade Breakdown**

Projects, quizzes and tests make up 80% of the final grade.

A final exam is held in class prior to exam week and is worth 20% of the final grade.

**Important Sites**

* https://marynovskyy.weebly.com
* <http://www.dwmbeancounter.com/tutorial/Tutorial.html>

Contact me: [imarynovskyy@pembinatrails.ca](mailto:imarynovskyy@pembinatrails.ca)

**Supplies for Class**

1. Binder with loose-leaf or notebook
2. Pen/Pencil

**PROFESSIONAL BEHAVIOUR** (excerpt from)

<http://umanitoba.ca/faculties/management/academic_depts_centres/dept/accounting_finance/media/2012T01_ACC_1100_SCarney.pdf>

You are expected to treat your classmates and your instructor professionally at all times, both inside the classroom and outside it. Your instructor is expected to do the same.

A student who demonstrates a high level of professional in-class behaviour does the following:

* **Arrives on time for class** (does not leave during class for water/snacks, pack up and/or leave early)
* **Listens** – alert, eyes on the speaker, nonverbal signs of attention demonstrated (does not watch the clock, use cell phones and laptop computers, read non-class material, chat with neighbours, etc.)
* **Volunteers** – contributes to discussions without being asked
* **Speaks** to the issue being discussed
* **Participates** in classroom activities with energy and evident enthusiasm