

# Course Outline

## Financial Education 504

### Secondary Cycle 2, Year 3

John Rennie High School  
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### Contact Information

Teacher : Mr. Mansour

Web Site : <http://mansour.webhop.net>

Google : mansour jrhs

E-mail : Any concerns should be brought to the teacher's attention during class time or communicated through the student's agenda.

### Class Location

Room 500

### Course Description

The Financial Education program required by the Ministère de l'Éducation et de l'Enseignement supérieur (MEES) as of September 2017 is part of the new Quebec Education Program (QEP) for Cycle 2.

In the Financial Education course, students acquire knowledge and know-how that enables them to assess situations that involve taking a position, considering the options available to them and rigorously determining the consequences of their choices. They learn to recognize what influences them and to consider the legal aspects of the situations they encounter. In analyzing financial issues that affect them, students exercise and develop their critical judgment. By exercising the competency developed in this program, they are also able to learn more about themselves, which helps them set their own goals and determine the degree to which they can tolerate the risks associated with the management of their personal finances.

The Financial Education course aims to help students:

- develop critical judgment in managing their personal finances; and
- help students develop the confidence and self-knowledge needed for financial well-being.

### Course Objectives & Competencies

In secondary V, the Financial Education course will focus on three themes:

**Unit 1: Consumer goods and services** (Consumption; Purchasing power; Rights, responsibilities, remedies; Consumer credit; Debt; Roles of advertising; Personal savings)

**Unit 2: Entering the workforce** (Work-related rules; Remuneration; Income tax; Employment insurance; Striking a balance between school and work; Tax evasion)

**Unit 3: Pursuing an education** (Job opportunities; Education-related costs; Financing secondary-level vocational training and post-secondary education)

#### Competency 1: Takes a position on a financial issue

To take a position is to select one of several options, to make a choice. Sometimes, the choice is easy because one option seems to prevail. However, other choices are more complex, with consequences that may have repercussions over time and on many aspects of a person's life. To be able to take a position on a financial issue, citizens must use human, documentary and legal resources, and think carefully and critically about their situation. This exercise helps students develop the confidence and self-knowledge needed for financial well-being.

## **Textbooks and Resource Materials**

- New MEES approved textbook (t.b.d.)
- Miscellaneous resource materials may be provided to students in printed and/or electronic format.

## **Suggested Materials**

- Binder (1" blue D-ring)
- Paper (ruled 3-hole loose-leaf)
- Pencils, eraser, blue pens
- Binder dividers (pack of 8 – Avery 23181)
- Highlighters (2 different colors)

## **Attendance**

- Attendance is recorded at the beginning of each class and electronically recorded on our online system for parents to see.

## **Student Responsibilities**

- Write down your homework in your agenda book.
- Consult Google Classroom on a regular basis.
- Make sure all your homework is completed. Refer to your class rules for the consequences of not submitting your homework on time.
- When you are absent, ask your classmates to help you catch up and for homework missed.
- Keep your course binder well organized.
- Always bring your binder, your workbook, pencils, pens, calculator, and ruler to class.

## **Evaluation**

The following will be used to assess and evaluate students:

- ♦ Learning and Evaluation Situations (LES);
- ♦ Evaluation Situations (ES);
- ♦ Formal assessments (tests);
- ♦ Take home assignments;
- ♦ In-class work;
- ♦ Participation;
- ♦ Projects;
- ♦ Mid-year exam;
- ♦ End-of-year exam; and
- ♦ Workbook.

## **Extra Assistance**

If you have any problems, questions, or concerns, please feel free to ask. Extra assistance is always available upon request. Don't be shy to ask for help!

## **Cheating and Plagiarism**

Cheating refers to any dishonest or deceptive practice. Plagiarism is a form of cheating in which part or all of someone else's work is passed as one's own. For useful guidelines to help you avoid plagiarism, consult the following document:

<https://www.uottawa.ca/about/sites/www.uottawa.ca.about/files/plagiarism.pdf>

Penalties for cheating or plagiarism may include a mark of zero for the assignment, E.S., L.E.S., project, test, or exam. It may result in my reporting your case to the Vice-Principal and/or Principal for further steps to be taken at their discretion.