



## Personal Finance 30 Distance Education Course Outline

### GENERAL INFORMATION

Personal Finance 30 will be worth 1 credit. Class will be asynchronous, all important lectures, videos, explanations will be posted on the class page. You may contact me via phone or email.

My contact information:

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### COURSE DESCRIPTION

The aim of Personal Finance 30 is to provide students with basic skills in financial literacy, to develop an awareness and understanding of personal finance and personal economic decision-making, to respond to business decisions as informed consumers, to develop personal and work experiences, and to develop a positive self-image and essential business attitudes necessary as a consumer.

### STUDENT LEARNING OUTCOME and TEACHING STRATEGIES:

#### **Student Learning Outcomes:**

PF(L) 1 - Understand the factors that impact economies and the effects those factors have on individuals.

PF(L) 2 – Understand, analyze and apply the decision-making process as it relates to personal finance.

PF(L) 3 - Demonstrate understanding of financial institution services used to access and manage personal finances.

PF(L) 4- Demonstrate an understanding of income and personal taxation.

PF(L) 5-Demonstrate understanding of personal budgets and their importance for financial planning.

PF(L)6- Demonstrate an understanding of the importance of investing, the various types of investment vehicles and how interest can be used as an advantage.

PF(L) 7- Demonstrate understanding of personal, financial and institutional services used to access credit options.

PF(L)8- Understand situations that could threaten one's present financial standing.

PF(L) 9- Demonstrate understanding of purchasing, leasing and renting options.

#### **Teaching Strategies:**

##### Direct Instruction

*Lecture:* an oral presentation of facts or principles during which the learner is responsible for taking appropriate notes

*Demonstrations/modelling:* performing a skill or activity in order to show how to do it

*Didactic Questions:* guiding students to predetermined learning through the use of lower order questions

*Guides for Reading, Listening, and Viewing:* structured formats intended to direct students to appropriate learning expectations in reading, listening, or viewing

##### Indirect Instruction

*Problem Solving:* an organized process for solving a problem

*Research:* gathering and interpreting data on a specific topic

*Case Studies:* investigation of a specific event, situation, or person to develop an understanding of factors that can be generalized to other situations

*Concept Formation:*

an inductive thinking strategy in which students sort, classify, and/or group items, ideas, opinions, into categories to draw inferences, make generalizations, and develop concepts

*Reflection:* process of thinking about and connecting ideas, experiences, and learning

*Debate:* the presentation of opposing sides of an issue by two teams/individuals before an audience or judge



### Interactive Instruction

- Cooperative Learning:* a variety of interdependent learning structures where students learn in small heterogeneous groups
- Learning Circles:* small groups of students who discuss a common test, topic, or problem in order to deepen understanding
- Brainstorming:* a group activity in which participants are encouraged to think uncritically about all possible ideas, approaches, or solutions
- Role Playing:* assuming the role of another and acting out a situation to develop understanding and insights
- Peer Coaching:* a structured situation where students teach and learn from each other
- Experiential Learning:* A situation requiring a high level of active involvement in his/her own learning that is inductive, learner centred and activity oriented.

These activities may include field trips, simulations, analysing, drawing inferences or conclusions, providing reasons and evidence for conclusions, or reflecting on experiences in analysing, inferring, decision-making, and conclusions.

### Independent Instruction

- Independent Project:* a formal assignment on a topic related to the curriculum

Many of the learning expectations in this course focus on students' ability to communicate their understanding of concepts/principles and their use of higher-thinking skills. Indirect and interactive instruction strategies have been used widely throughout the curriculum to provide students with multiple opportunities to learn and practice before they are required to demonstrate the learning.

### Inquiry Instruction

- Mini Inquiry:* spontaneous inquiry for which students are provided the opportunity to ask questions, search for and find information relatively quickly, and satisfy curiosity
- Curricular Inquiry:* inquiry for which content and concepts are determined by provincial or locally developed outcomes.
- Project/Problem/Design-Based Learning (PBL/PBL/DBL):* inquiry that results in the completion of an product, event, or presentation to an audience (project-based learning); define a problem and identify solutions (problem-based learning); or design and create an artifact that requires application and understanding (design-based learning)

### COURSE MATERIALS [SEP]

All readings, handouts, videos will be found on the course page.

### EVALUATION: [SEP]

***Course Work: The marks below will make up 70% of the students' final mark.***

Assignments - 50% - Students will be assessed using a range of questions and answer assignments, rating scales, rubrics, and checklists for more creative projects produced in written, visual and oral format

Major Projects – 20% - Students will be assessed using predetermined checklists and rubrics

***Final Project: Budget Construction/Carry-Out– 30%***



There will be no final exam for this course.