

PERSONAL FINANCE

CROCUS PLAINS REGIONAL SECONDARY SCHOOL



with
Mrs. Kasprick

→ 2026-2027

Contact Information

Mrs. Jennifer Kasprick



kasprick.jennifer@bsd.ca



(204)729-3941



Room 220



10:00 am – 11:05 pm



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

Technical Skills:

- Money management skills
- Using tax software
- Using Microsoft Excel
-

Transferrable Skills:

- Numeracy
- Organization
- Critical Thinking
- Reading Text
- Writing
- Document Use

Course Evaluation Structure

This class will follow the following grading:

80%	15%	5%
Assignments & Tests	Final Exam	Employability Skills

Academic Achievement

The final mark for term work, within the respective categories, (tests, assignments, labs, and projects) will be cumulative. Grades will be calculated on summative assessment information only. The final calculation will be a fair reflection of a student's achievement of the learning outcomes.

Online Resources

Microsoft Teams
Class Notebook

Assessment Guidelines

There are various purposes for assessment:

- *Assessment for learning (formative assessment)*: where assessment helps teachers gain insight into what students understand in order to plan and guide instruction, and provide helpful feedback to students.
- *Assessment as learning (formative assessment)*: is characterized by students reflecting on their own learning and making adjustments so that they achieve deeper understanding.
- *Assessment of learning (summative assessment)*: where assessment informs students, teachers and parents, as well as the broader educational community, of achievement at a certain point in time in order to celebrate success, plan interventions and support continued progress.

General Learning Outcomes

Students will:

- Demonstrate critical, creative and innovative thinking.
- Employ current and emerging technologies used in business and industry.
- Demonstrate business communication skills.
- Demonstrate an understanding of ethical and legal standards.
- Identify historical influences and emerging trends as innovative sources for business.
- Demonstrate awareness of sustainability in business.
- Demonstrate an understanding of the impact culture and diversity have on business.
- Describe and demonstrate employability skills.
- Explore education and career opportunities.
- Analyze the role of business in society.
- Demonstrate an understanding of personal finance.



COURSE UNITS

1. Decision Making and Goal Setting

- Identify needs and wants
- Identify factors that influence decision making
- Identify opportunity cost
- Identify short- and long-term goals related to financial well-being
- Employ a decision-making process

3. Financial Institutions

- Compare and contrast types of financial institutions
- Compare and contrast account types
- Identify the importance of monitoring bank account activities
- Demonstrate an understanding of financial institution terms
- Identify the risks of financial services
- Demonstrate the ability to track all personal financial transactions (debit cards, credit cards, cheques, transfers)
- Demonstrate the ability to reconcile personal financial records with a financial institution or a lender's records.

6. Saving and Investing

- Compare and contrast saving and investing.
- Compare and contrast types of saving and investing tools
- Identify the costs associated with various forms of savings and investing tools.
- Distinguish between assets that appreciate and those that depreciate in value and their investment potential.
- Analyze the relationship between risk and return.
- Calculate simple and compound interest.
- Identify factors that affect investment philosophies.
- Develop a personal savings and/or investment plan to reach a savings goal.

7. Risk Mitigation

- Research and identify strategies to prevent identity theft.
- Research and identify strategies to prevent financial scams.
- Research and demonstrate an understanding of security features of currency and counterfeit detection.
- Understand the purpose of insurance.
- Compare and contrast various types of insurance

2. Economic Impact

- Compare and contrast types of economic systems
- Identify the sectors and their function in the economy
- Identify factors that affect the economy
- Identify the impact of each stage of the economic life cycle
- Analyze how domestic and foreign economies affect financial decisions.

4. Income and Taxes

- Identify ways to receive money
- Calculate and explain ways to receive remuneration for employment
- Calculate and explain remuneration terms
- Explain why Canadians pay taxes to various types of government.
- Prepare a personal income tax
- Compare and contrast personal expenses (fixed and variable) and savings.
- Compare and contrast various forms of savings
- Prepare and analyze a personal budget.
- Develop a personal financial management philosophy

5. Debt and Credit Management

- Identify strategies to manage debt.
- Identify advantages and disadvantages of using credit.
- Identify means of obtaining credit
- Identify lender's and borrower's rights and responsibilities related to credit.
- Explain the value of a good credit rating.
- Compare and contrast credit options and costs
- Demonstrate the ability to interpret lending statements.

8. Big Purchases

- Develop an awareness of business strategies and how they affect one's own consumer behaviour.
- Identify additional costs associated with making purchases
- Evaluate the advantages and disadvantages of purchasing options
- Identify money saving strategies