
Crocus Plains Regional Secondary School
Personal Finance 20S
Course Outline
2026

Teacher: B. Speight

Room 216

Course Description: Personal Finance focuses on developing fundamental financial literacy skills, including the value of money, basic economics, budgeting, saving, financial institution services, and investing. This is especially relevant to high school students, since they are entering the workforce and are considering future purchases that require financial planning, such as buying a car, travelling, or pursuing post-secondary education. Since financial literacy is a life skill, this course is a good option for all students.

General Learning Outcomes:

- GLO 1.1: Describe critical, creative, and innovative thinking
- GLO 2.1: Employ current and emerging technologies used in business and industry
- GLO 2.2: Demonstrate awareness of digital footprints
- GLO 3.1: Demonstrate business communication skills
- GLO 4.1: Demonstrate an understanding of ethical and legal standards
- GLO 5.1: Identify historical influences as innovative sources for business
- GLO 5.2: Analyze emerging trends in business
- GLO 6.1: Demonstrate awareness of sustainability in business
- GLO 7.1: Demonstrate an understanding of the impact culture and diversity have on business
- GLO 8.1: Describe and demonstrate employability skills
- GLO 9.1: Explore education and career opportunities
- GLO 10.1: Analyze the role of business in society
- GLO 11.1: Demonstrate an understanding of decision making and goal setting
- GLO 11.2: Demonstrate an understanding of how the economy impacts personal finance
- GLO 11.3: Develop an understanding of financial institutions
- GLO 11.4: Demonstrate an understanding of money management
- GLO 11.5: Demonstrate an understanding of debt and credit management
- GLO 11.6: Demonstrate an understanding of the importance of safeguarding personal finances
- GLO 11.7: Demonstrate an understanding of saving and investing
- GLO 11.8: Demonstrate an understanding of taxes and insurance
- GLO 11.9: Develop an understanding of consumer perspectives

*Outcomes will not necessarily be covered in the order listed above.

Evaluation Format:

| | |
|-----------------------------|-----|
| Course Work and Assessments | 80% |
| Employability Skills | 5% |
| Final Assessment | 15% |

Educational Expectations

1) Respect

- Students will respect one another, the school's property, and the teacher. In turn, the teacher will respect the students.

2) Responsibility

- Each student will take ownership and responsibility for his or her own actions. Students have the responsibility for being punctual, completing his or her schoolwork, and submitting assignments in 'on time'. Extensions **may** be considered depending on the circumstances.
- "Deadlines are set after making sure a sufficient amount of time is given to provide the student with the opportunity to demonstrate the knowledge, skills, attitudes, and behaviours being assessed. It is also important for the parent and student to realize that deadlines are set so an accurate assessment can be taken to reflect how well the student's knowledge is being retained and their skills developed throughout the course at varying intervals." **(Success For All Learners Document – Department of Education)**

3) Teamwork

- Students will work, 'as a team' to accomplish team goals rather than focusing on individual goals.
- If students are finished their schoolwork early, they can help other students with their work.

4) Productivity

- Every student must utilize class time to complete the assigned work. Sufficient class time will be given to complete class assignments, projects and tests.
- Microsoft Teams will be used for course content and communication.
- Cell phone provincial policy will be followed.

5) Punctuality

- Students are expected to be punctual and attend all classes. Any absences are to be excused by the student's parent(s) or guardian(s).
- If you miss a class or classes, it is your responsibility to find out what work you missed.

6) Plagiarism

- Students are expected to be "doing their own work, following timelines, and giving credit when they borrow the ideas of others." (**Provincial Assessment Policy**)
- Copying from another student or from the internet will not be tolerated.

7) Assessment

- Student's progress can be monitored through PowerSchool. Students and parents/guardians are encouraged to check their marks regularly.
- Assignments are to be handed in on time.

I want students to be successful, so I am providing extra help to students outside of class as well as during regular class time. I'm available for extra help at noon hour or after school. There is also an opportunity for peer tutoring at these times.

I will be checking daily work completed by the students on a regular basis. It is extremely important that the students complete the daily work, so they are prepared for the unit tests. If parents have any questions or concerns, they should feel free to contact me at (204) 729-3900 or speight.brock@bsd.ca. I believe that when teachers, students and parents work together as a team, students have a much better chance of academic success.