

Investing and Personal Finance

Investing and personal finances is likely a subject that you will continue to *study* and utilize for the rest of your life. The goal of this course is to learn. This course aims to go beyond an introduction to personal finance, and provide a foundation for both your individual investing knowledge for your future and continued study in the financial field.

One can easily be overwhelmed by the amount of financial information available. There is no one “holy grail” of financial information. This course will utilize a variety of reference sources. In your work you will find your own sources which you are encouraged to critically utilize.

In this course, the greatest importance is the willingness to *think and make connections* between what we study in class and what is going on in the business world around us – business is *everywhere!* Although the mathematics is not difficult, grade 11 math is helpful in this course. It is important that all students be aware of the speed and the importance of self-study required in this course. You will be expected to: read and critically analyze various print information; and, independently seek out information when faced with questions. These skills will enable you to add value that you would be paid for.

Expectations:

As a senior level business course, this class will be run in a business manner. You are part of the executive team, I am the CEO - your boss.

1. Students are to arrive to class on time, with the appropriate materials and supplies: three ring binder, reference materials and writing instruments.
2. If you are absent, it is your responsibility to catch up on missed work and announcements - see me beforehand if you know you will be away. Utilize the school voice mail: KCSS 833-5332, Mr. Schoenhardt 's voice extension 468; William.schoenhardt@yrdsb.edu.on.ca, kcssbiz.com
3. Extra help is available to any student who is committed to the course. Most difficulties are easily addressed immediately - ask .
4. You are expected to have completed your homework to the best of your ability previous to class; consistent and active participation in classroom discussions is crucial.
5. Courteous and considerate of all others in the classroom.
6. All assignments and projects are to be professionally presented: this entails word processing written work, the use of visual media in presentations, appropriate business attire for presentations. You are encourage to entrepreneurial in your work - go beyond the standard.

The key to success: Punctual, Prepared, Participation and Polite

Evaluation:

Assessment and Evaluation will be based upon the Achievement Chart as published in The Ontario Curriculum, Grades 11 and 12, Interdisciplinary Studies curriculum document (Appendix C). Evaluation methods will include:

- Written tests and assignments with a focus on knowledge and application;
- Debates, written, visual and oral communication of case study problem (solving)
- Written response pieces
- Independent research, focusing on thinking and inquiry and the clear communication of the outcomes

Weighting:

- | | |
|-----------------------------------|-----|
| • Knowledge and understanding | 20% |
| • Application | 20% |
| • Thinking & inquiry | 15% |
| • Communication & problem solving | 15% |
| • Final examination | 20% |
| • Portfolio project | 10% |

Due Dates

Deadlines are meant to encourage students to make mature decisions about their work ethic and time management – we all lead busy lives and face numerous demands upon our time.

1. If you do not hand in your work by the assigned due date you have missed the opportunity to do so and your mark will be a **zero** for that assignment.
2. You may submit your work prior to the due date to have your teacher assess your work and provide feedback. This will give you the opportunity to revise and resubmit your work by the due date in order to improve your grade.
3. Assignments are due at the beginning of class on the due date. Absence is not an excuse for late submissions. If the work is done, the student should send it with a friend or relative, or submit it electronically to your teacher.
4. All rough work should be available to the teacher upon request.
5. **Extensions** of due dates are available to individuals who show a good work ethic in class. If you are not able to meet a due date it is your responsibility to speak with your teacher, at least one day before the due date, so that an extension can be arranged. If you are facing difficulty see me a few days ahead of the due date. There will be no extensions granted the day assignments are due.
6. Late assignments may be graded, or marked only as complete.
7. Assignments submitted after your classmates work has been returned will not be graded

Tests, Presentations and Seminars

Being absent for tests, or seminars and presentations will result in a “0” grade, unless

- a. Your teacher is notified in advance
- b. Verified through a parent’s note indicating you were unable to attend school.

If you are away for a test, you will be expected to write the test the day you return

Late assignments will not be accepted after your classmate’s assignments have been returned. All assignments must be completed in order to receive your credit.

Topics:

The following is a list of topics that represent the scope of this course.

1. Unit One: Capital Markets, Part One

An introduction to the structure and features of capital markets - both the users and the suppliers of capital and the intermediaries. Various basic financial securities will be studied, including and the resultant risk / reward trade offs, the mechanics of long short and margin accounts, and the resultant profit and loss calculations. A current Initial Public Offering will be studied.

2. Unit Two: Capital Markets, Part Two

More advanced financial securities will be studied, particularly options and futures derivatives. Mutual funds will be utilized to illustrate appropriate diversification and “stage in life” investment strategies. Fixed Income securities will be studied and will be used for the foundation to present and future value calculations of annuities. A current Initial Public Offering will be studied if not covered in Unit One.

3. Unit Three: Corporate Governance, Social Responsibility and Ethics

Analysis of how business functions in relation to their various stakeholders. This will include the role and responsibility of Corporate Governance, its increasing importance and prevalence. Business ethics and corporate social responsibility will be studied with respect to a number of current real business examples.

4. Unit Four: Corporate Strategy and Financial Analysis

The students will study corporate strategy of a specifies Canadian Public Company - what and how the company is fulfilling their mission statement and corporate goals. First hand research will be part of this unit. The second half is to compare the past financial results of the study firm in conjunction with their qualitative strategy to a direct competitor in the industry with the goal of making an investment recommendation.

5. Unit Five/ Summatives:

- **Investment contest,**
- **Portfolio**
- **Independent study / Current Issues Seminar**

Students will be provided with guidelines of topics and format to independently research a topic that is of interest to them. Evidence of learning will include: a bulletin board display in the hallway of the school that “makes sense” to the average grade 10 student, a presentation of their research to their classmates and a written paper.

Business is ever changing. To become current in business trends you are expected to read the newspaper and /or view electronic news media (on-line and television) on a regular basis.

Best of Luck