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| Category | Big Ideas | Outcome | Essential Questions | Hours | Timeline |
| **Market Place Economy** | Money makes the World go Around. | |  | | --- | | PF(L) 1 ‐ Understand the factors that impact economies and the effects those factors have on individuals. | | How does the economy affect us individually?  How is the world economy different?  What is a bull market? Bear market?  How can I protect myself from market down turns? | 14 | September |
| **Banking & Investments** | Interest Pays | |  | | --- | | PF(L) 3 ‐ Demonstrate understanding of financial institution services used to access and manage personal finances. | | What is the difference between a bank and a credit union?  What do financial institutions offer?  How do I decide which financial institutions to use? | 27 | September/October |
|  |  | |  | | --- | | PF(L)6‐ Demonstrate an understanding of the importance of investing, the various types of investing vehicles & how interest can be used as an advantage. | | What are the options for investing?  When should I start investing?  What is an RRSP? RESP? Mutual Funds? Stock Market? RRIF? |  |  |
|  |  | |  | | --- | | PF(L) 7‐ Demonstrate understanding of personal, financial and institutional services used to access credit options. | | What personal financial services do financial institutions offer?  How is a line of credit different than a loan?  How is a loan different than a mortgage?  When does amortization apply? |  |  |
| **Income & Personal Taxation** | Less means more | PF(L) 4‐ Demonstrate an understanding of income and personal taxation. | Why do I pay taxes? What are they used for?  How can I pay less taxes?  How can I increase my net income? | 18 | October/November |
| **Budgeting, Purchasing,Leasing & Renting** | Organize your money | |  | | --- | | PF(L) 2 – Understand, analyze and apply the decision‐making process as it relates to personal finance. | | How do I purchase large ticket items when I don’t have enough money?  Can I afford a holiday to the Caribbean? | 23 | November/December |
|  |  | |  | | --- | | PF(L) 5‐Demonstrate understanding of personal budgets and their importance for financial planning. | | How do I budget?  How do I ensure that I can save money every month?  Should I invest in RRSPs or TFSAs? |  |  |
| Planning for the Future | Next | |  | | --- | | PF(L) 9‐ Demonstrate understanding of purchasing, leasing and renting options. |   PF(L)8‐ Understand situations that could threaten one’s present financial standing. | Should I buy a used vehicle, new vehicle or lease the vehicle?  What are the rules for renting an apartment? | 18 | January |