

CTS Financial Literacy 101 - Advanced Project D - Example

This template can be used by a teacher/student to assist in planning for an advanced project course from the CTS program of studies.

An advanced CTS project course must connect with a minimum of two successfully completed CTS courses, one of which must be at the advanced level and in the same occupational area as the project course. The other CTS course(s) must be at least at the intermediate level and can be from any occupational area.

A project course cannot be connected to other project courses or practicum courses.

Student Name:

Click and type student name.

Student ID Number (optional):

Click and type student ID number.

Teacher Name:

Click and type teacher name.

Start Date:

DD-MM-YYYY

End Date:

DD-MM-YYYY

Project Course Code:

FIN3910: Project D

Project Course Title:

Financial Literacy 101

CTS course connections and the year the credits were or will be awarded.

CTS courses that the project course connects with (minimum 2)	When the credits were or will be awarded	Occupational Area(s)
FIN1010: PERSONAL FINANCIAL INFORMATION	When the credit was or will be awarded (mm-yyyy)	FINANCIAL MANAGEMENT - Financial Management
FIN3080: PERSONAL INVESTMENT PLANNING	When the credit was or will be awarded (mm-yyyy)	FINANCIAL MANAGEMENT - Financial Management

What are the details of this project?

Students will extend their learning of basic economic and financial literacy education.

What are the attitudes, skills and knowledge that will be enhanced and extended by completing this project?

Students will:

1. explore, through a basic investigation of money and how our economy.
2. works, the knowledge, and skills needed to make good money decisions. investigate setting goals and making wise consumer decisions.
3. investigate and evaluate a variety of sources of getting money and factors that can affect employment income, possible deductions from a pay cheque, possible benefits, and how to go about planning their career.
4. explore entrepreneurs and enterprising people as a personal, self-employment incentive towards considering an entrepreneurial venture.
5. investigate some of the more significant expenses people often face in life that require significant amounts of money, thoughtful planning ultimately resulting borrowing money.
6. understand that borrowing money wisely is sometimes necessary to achieve our goals has pros and cons.
7. explore and evaluate options for investing, types of investment products available and key factors to consider when investing money.

8. gain an understanding of how to protect the things in life that you value – including your life and health and the life and health of your possible family members.
9. have a better understanding and knowledge of what is required to achieve financial independence.
10. have a better understanding and knowledge of how to use money as a tool to prepare for their financial future, stay in control of their money, and build a happy, healthy, successful financial life.

What are the safety concerns for this project?

There are no safety concerns.

What will be needed to accomplish this project (e.g., tools, materials, money, people, time)?

- Access to a computer
- Access to the Internet

Connected courses (minimum of two CTS courses are required)	Outcomes being linked (minimum of one outcome from each CTS course is required)
FIN3080: Personal Investment Planning	1. Demonstrate knowledge of investment terminology and concepts.
	3. Analyze, pick and track stocks and/or bonds to meet a specific goal and financial objective.
	4. Research and compare a variety of mutual funds.
FIN3090: Personal Investment Planning 2 - prerequisite: FIN3080: Personal Investment Planning 1	2. Critique an investment advisor.
	3. Research and build a Retirement Savings Plan (RSP) investment portfolio using the steps of intelligent investing and taking into consideration the age and lifestyle of the investor, the specific goals and financial objectives of the investor and the risk tolerance of the investor
	4. Research and build an investment portfolio for a short-term goal using the steps of intelligent investing and taking into consideration age and lifestyle of the investor, specific goals and financial objectives of the investor and risk tolerance of the investor
FIN1010: Personal Financial Information (OPTIONAL)	2. identify and explain factors that affect an individual's financial management
	3. identify and explain personal acquisition and use of financial resources
	4. prepare a personal budget

What will be accomplished by linking these outcomes in this project?

Students will extend their learning in an area of personal interest focusing on personal finance through a basic investigation of money and how our economy works.

Why were these courses and key outcomes chosen?

The first course and the outcomes linked to the project course will allow the student to extend their learning of financial literacy in greater depth engaging students in real-world learning of the foundational knowledge and skills to be financially literate with the capability for students to be in control of their money and make good financial decisions.

The second course and the outcomes chosen will allow the student to extend their personal learning of financial literacy in an occupational area of personal relevance. Students will have an opportunity to explore and investigate *areas of* financial, economic, and enterprising knowledge, skills, abilities, and behaviors in financial education through activities highlighting key financial literacy money matters such as managing money, keeping control of money, budgeting, spending, goal setting, saving, borrowing, investing, entrepreneurial endeavors, and insurance. This experience will broaden their skills and knowledge related to financial literacy.

Introductory, Intermediate and Advanced CTS Project Course Rubric

(Assessment of Outcomes 1–5)

Student Name: _____

Teacher: _____

Name of Project: _____

Start Date: _____

Finish Date: _____

Criteria	Excellent	Proficient	Adequate	Limited	Insufficient
<p>Identify the connection between the project course and two or more CTS courses (1.1, 1.2) (4.1, 4.3)</p>	<p>Significantly contribute to identifying prior CTS outcomes connected to project.</p> <p>Give an insightful explanation of how prior CTS knowledge, skills and attitudes connect with the project course.</p>	<p>Contribute to identifying prior CTS outcomes connected to project.</p> <p>Give a relevant explanation of how prior CTS knowledge, skills and attitudes connect with the project course.</p>	<p>Somewhat contribute to identifying prior CTS outcomes connected to project.</p> <p>Give a reasonable explanation of how prior CTS knowledge, skills and attitudes connect with the project course.</p>	<p>Listen while others contribute to identifying prior CTS outcomes connected to project.</p> <p>Need others to explain details of how prior CTS knowledge, skills and attitudes connect with the project course.</p>	<p>Has not yet provided evidence.</p>
<p>Propose the project and/or performance (2.1, 2.2, 2.3, 2.4) (4.1, 4.2, 4.3)</p>	<p>Outline proposal collaboratively with teacher.</p> <p>Take a leading role in the development of proposal; e.g.,</p> <ul style="list-style-type: none"> • prepare detailed work plan that includes purpose, deliverables, timelines, terms and resources • identify health and safety standards • define assessment standards (indicators of success) • obtain approval. 	<p>Review proposal by teacher.</p> <p>Take a role in the development of proposal; e.g.,</p> <ul style="list-style-type: none"> • prepare detailed work plan that includes purpose, deliverables, timelines, terms and resources • identify health and safety standards • define assessment standards (indicators of success) • obtain approval. 	<p>Review proposal by teacher.</p> <p>Take a minimal role in the development of proposal; e.g.,</p> <ul style="list-style-type: none"> • prepare detailed work plan that includes purpose, deliverables, timelines, terms and resources • identify health and safety standards • define assessment standards (indicators of success) • obtain approval. 	<p>Review proposal by teacher.</p> <p>Listen while others work on the development of proposal; e.g.,</p> <ul style="list-style-type: none"> • prepare detailed work plan that includes purpose, deliverables, timelines, terms and resources • identify health and safety standards • define assessment standards (indicators of success) • obtain approval. 	<p>Has not yet provided evidence.</p>
<p>Complete project and/or performance as outlined* (3.1) (4.1, 4.2, 4.3)</p>	<p>Demonstrate passion and dedication to complete project, as outlined.</p> <p>Skillfully demonstrate the ability to apply and model leadership skills to solve problems, make decisions and complete tasks as planned.</p>	<p>Demonstrate initiative to complete project, as outlined.</p> <p>Competently demonstrate the ability to apply leadership skills to solve problems, make decisions and complete tasks as planned.</p>	<p>Demonstrate a willingness to complete project, as outlined.</p> <p>Satisfactorily demonstrate the ability to apply skills to solve problems, make decisions and complete tasks as planned.</p>	<p>Work, with constant supervision, toward completion of the project, as outlined.</p> <p>Often need help to demonstrate the ability to apply skills to solve problems, make decisions and complete tasks as planned.</p>	<p>Has not yet provided evidence.</p>

*To add more detail, share examples of how this criterion was met on the back or on a separate sheet.

Introductory, Intermediate and Advanced CTS Project Course Rubric (continued)

Criteria	Excellent	Proficient	Adequate	Limited	Insufficient
<p>Comply with safety standards and monitor performance during project* (2.2) (3.2) (4.1, 4.2, 4.3)</p>	<p>Transfer and apply health and safety standards to all working environments throughout the project.</p> <p>Effectively monitor progress and make significant adjustments for improvement.</p> <p>Ask insightful questions when necessary.</p> <p>Consistently adhere to planned deadlines.</p>	<p>Apply health and safety standards to all working environments throughout the project.</p> <p>Somewhat effectively monitor progress and make appropriate adjustments for improvement.</p> <p>Ask relevant questions when necessary.</p> <p>Usually adhere to planned deadlines.</p>	<p>Apply, with assistance, health and safety standards to all working environments throughout the project.</p> <p>Follow the lead of others to monitor progress and make adjustments for improvement.</p> <p>Ask reasonable questions when necessary.</p> <p>Sometimes adhere to planned deadlines.</p>	<p>Apply, with constant supervision, health and safety standards to all working environments throughout the project.</p> <p>Need the support of the teacher to monitor progress and make adjustments for improvement.</p> <p>Need to ask questions when necessary.</p> <p>Rarely adhere to planned deadlines.</p>	<p>Has not yet provided evidence.</p>
<p>Present project and/or performance (3.3) (4.1, 4.2, 4.3)</p>	<p>Share a wide variety of personal experiences related to achieved outcomes and their relationship to original goals.</p>	<p>Share some personal experiences related to achieved outcomes and their relationship to original goals.</p>	<p>Share a personal experience related to an achieved outcome and its relationship to original goals.</p>	<p>Need help to share a personal experience related to an achieved outcome and its relationship to original goals.</p>	<p>Has not yet provided evidence.</p>
<p>Evaluate project and/or performance* (3.4) (4.1, 4.2, 4.3)</p>	<p>Use rubrics, exemplars and feedback effectively to examine processes and strategies.</p> <p>Make significant recommendations for improvement.</p>	<p>Use rubrics, exemplars and feedback somewhat effectively to examine processes and strategies.</p> <p>Make relevant recommendations for improvement.</p>	<p>Use rubrics, exemplars and feedback adequately to examine processes and strategies.</p> <p>Make predictable recommendations for improvement.</p>	<p>Need help to use rubrics, exemplars and feedback to examine processes and strategies.</p> <p>Use the ideas of others to make recommendations for improvement.</p>	<p>Has not yet provided evidence of this performance outcome.</p>
<p>Complete career outcome as identified in course* (4.1, 4.2) (5.1, 5.2)</p>	<p>Refine career pathway plan. Identify significant connections between career and personal values and goals.</p>	<p>Update career pathway plan. Identify more connections between career and personal values and goals.</p>	<p>Review career pathway plan. Identify a few connections between career and personal values and goals.</p>	<p>Review career pathway plan. With help be able to identify a few connections between career and personal values and goals.</p>	<p>Has not yet provided evidence.</p>
<p>Comments:</p>					

*To add more detail, share examples of how this criterion was met on the back or on a separate sheet.