

STANDARDS & PROCEDURES

Subject:	Financial Literacy
Teacher:	John Panetta
Cycle and Level Taught:	Cycle 2 Level 3
School Year:	2025 - 2026

Term 1 (20%)		
Competencies Targeted*	Evaluation Methods*	General Timeline
Takes a position on a financial issue	Class Discussions Assignments Projects	September 2, 2025 to November 6, 2025
Cross-Curricular Competencies <ul style="list-style-type: none">Achieves potentialSolves problems		
Communication to Students and Parents	Other Pertinent Information	
Email Google Classroom Progress Report* *Available on MOZAİK October 15 Report Card^ ^Available on MOZAİK November 19 Parent-Student-Teacher Interviews (November 20)	Term 1 will focus on sources of revenue, expenses, and deductions. We will explore the role of consumer culture and its effect on the creation of wealth.	

Term 2 (20%)		
Competencies Targeted*	Evaluation Methods*	General Timeline
	Class Discussions Assignments Projects	November 7, 2025 to February 6, 2026
Cross-Curricular Competencies <ul style="list-style-type: none">Achieves potentialSolves problems	Continued observation and assessment of progress; not formally reported in the Term 2 report card.	
Communication to Students and Parents	Other Pertinent Information	
Email Google Classroom Report Card^ ^Available on MOZAİK February 25 Parent-Student-Teacher Interviews (February 26)	Term 2 focuses on financing major purchases and explore how credit is determined and how credit costs are calculated.	

Term 3 (60%)		
Competencies Targeted*	Evaluation Methods*	General Timeline
	Class Discussions Assignments Projects	February 7, 2026 to June 23, 2026
Cross-Curricular Competencies <ul style="list-style-type: none"> • Achieves potential • Solves problems 		
Communication to Students and Parents	End-of-Year Evaluation*	Other Pertinent Information
Email Google Classroom Report Card^ ^Available on MOZAİK June 26 MEQ Transcript Secondary 4 & 5** <i>**Ministry exam results as well as credits obtained are communicated by the MEQ via the Achievement Record (accessible via MEQ website and mailed as a hard copy to the students' homes). More information will be given by the school team as to how to create an MEQ account using each student's private email.</i>	NA	Term 3 focuses on different investment vehicles such as TFSA's and RRSPs.
End of Year Subject Mark		
The end-of-year subject mark is a combination of the term marks (20%+20%+60%) and the final exam marks, if relevant. For certain subjects in Secondary 4 & 5, the final mark will be provided by the MEQ, as it will include the result of ministry exams.		

* Competencies Targeted and Evaluation Methods may be subject to change.