

Individually, in pairs, or in groups of three, you will present selected personal finance terms to the class in a 5-minute (maximum) presentation. Each set of terms has a specific presentation day.

How you present is up to you: using a skit, slideshow, poster, white board, etc. Just be sure you plan to **teach** the class the meanings of the terms. That is, have them participate, answer questions, etc. At the very least, students should know basic, clear definitions of the terms for future reference – don't just read the definition off of a website! Put it in words a teenager with little financial knowledge will understand. You must also **include a 1-page handout** for each student with clear definitions, real-life examples, and other key information; if you would like the teacher to photocopy it for you, it must be submitted at least one full school day before your presentation. **There will be a midterm quiz and a final test which will partly draw from ALL terms listed below.**

Your group mark is based on how well the terms are presented. Some are more complicated than others, so be sure you have a good understanding of them before you step in front of the class. And **always focus on how the terms apply to *personal finance*** (as opposed to *business*).

Evaluation	Content: Terms are accurately explained in a clear way and in appropriate detail for the audience, with real-life examples used effectively as illustration.
	Style: Presentation includes engaging and appropriate visual and learning aids, including an organized and appropriate handout. Voices are clear and easy to hear.
	Organization: Presenters come early to class (before 8:30am) to ensure all materials are in place, and are ready to begin at the start of class. Handout (including arrangements for photocopying) is prepared in advance. Presentation uses time efficiently and does not exceed 5 minutes.

DATES MAY BE CHANGED to accommodate changes in our schedule. You will be notified of any necessary change.

(February 15) Banking Basics terms: Debit, Income, Gross Income, Net Income, Savings Account, Tax Free Savings Account (TFSA)

(February 22) Paycheques & Deductions terms: Paycheque Deductions, Employment Insurance (EI), Income Tax, Taxes

(February 29) Interest & Investment Basics terms: Compound Interest, Interest, Interest Rate, Investment, The 10% Rule

(March 7) Credit Basics terms: Credit, Dividend, Line of Credit, Loan, Mortgage, Personal Credit Rating

(April 4) Payday Loans & Debt terms: Debenture, Equity, Expenses, Refinancing

(April 11) Financing & Budgeting terms: Budget, Inflation, Registered Education Savings Plan (RESP), Registered Retirement Savings Plan (RRSP)

(April 18) Investing & Stock Market terms: Bonds, Canadian Savings Bond (CSB), Indexing, Investment, Investment Vehicle, Shareholder, Shares, The Rule of 72, Financial Portfolio, Guaranteed Investment Certificate (GIC), Real Rate of Return, Revenue, Stock Market, Stock

(May 2) Embezzlement & Fraud terms: Embezzlement, Fraud

(May 9) Insurance terms: Insurance, Life Insurance

(May 24) Taxes terms: Canadian Income Tax (CIT), Goods & Services Tax (GST), Provincial Sales Tax (PST), Tax Return