

Financial Literacy 10 Syllabus

Mr. Maxwell, 2026-2027, Semester 1



Regina Christian School

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Website: www.mrmathwell.com

There are no Textbook Requirements, instead materials will be shared online or handed out in class.

Mr. Maxwell plans to use **Google Classroom** (Code: **pkkoqyum**), his website (<https://www.mrmathwell.com/index.php/financial-literacy-10/>) and **Edsby** for grading and communication.

Financial Literacy 10 introduces the knowledge and skills required to make responsible financial decisions. The course focuses on critical thinking, financial empowerment and well-being and reflects the big ideas of financial literacy: earning, saving, investing, spending, borrowing, sharing, and protecting. As they learn about the relationship between lifestyle and finances, students will gain an understanding of how to live within their means.

The following is an approximate plan for Fin Lit 10:

Unit 1	Role of Money Basics	8 classes
Unit 2	Financial Influences	15 classes
Unit 3	Earning Money	8 classes
Unit 4	Budgeting	8 classes
Unit 5	Financial Institutions	10 classes
Unit 6	Investing	7 classes
Unit 7	Credit and Debit	10 classes
Unit 8	Lifestyle Planning	9 classes
Final	TBD Jan 25-28, 2027	

Grading:

Course Work	80%	Final Exam	20%
		Assignments / Quizzes	5 – 20 Marks
		Small Unit Evaluations	20 – 30 Marks
		Labs/Case Studies	20 – 30 Marks
		Large Unit Evaluations	100 Marks
		Project (Optional - mark can replace one Large Unit Evaluation)	(100 Marks)

Google Classroom: All students need to use this code to sign into Google Classroom: **pkkoqyum**
Materials and due dates will be communicated here primarily.
Please also sign into Edsby for grades and due date communication. All communication will go through Edsby.

Class Policies:

Cell Phones/Tablets/Etc:

Students are provided with a Chromebook for those times that they require something with an internet connection. **Students must use the Chromebook for directed educational purposes only – no games, no entertainment, no music, and no working on other class asn'ts unless permission is granted when all Fin Lit work is done.** Cell Phones are to be locked up at the beginning of the day (as per RCS cell phone policy 2024) and not allowed to be used in the school or on the property during school hours. This applies to Apple watches and all other internet connected devices.

Plagiarism, Collaboration, and A.I.

Plagiarism involves taking credit for someone else's work and is a form of theft. This includes passing off generative A.I. information as your own. Students are expected to be informed regarding properly citing sources. Students will receive marks of zero for assignments that have been plagiarized in whole or in part and will be subject to disciplinary action as determined by the Teacher and Administration. There should be **NO collaboration between students about any details of a graded asn't.** Students involved in sharing information (giving or receiving) will be subject to disciplinary action. **A.I. use is strictly limited to personal research and study outside of class** and only in cases where original work is not required.

***Late Policy** – As per school policy, any assignments that are late are given a mark of zero until they are handed in. If the asn't has been graded and returned or any parts of solutions or method discussed in class, then the asn't will be reduced in credit and another make up asn't will be offered at the student's request. Reduced credit is up to 50% of the grade. Make up asn'ts that are completed can account for the other 50%. For more information, see homework and assignments below.

***Missing Tests** - Tests that are missed due to an **excused absence** must be written *the first day back* to school (on a spare or in study hall at lunch or after school). If a student misses a second test, a **Doctor's note may be required** for a rewrite. Making up a missed exam may be given on course completion day if student is not able to write first day back.

***Homework and Assignments:** The expectation will be that **all homework is attempted and problems will be addressed with the teacher the following day.** An attempt means that they have, at minimum, written down given information and attempted to use some concept / equation to arrive at a solution. There are ALWAYS examples from class or online materials that are directly or indirectly related to each question assigned. Students should make every attempt to use these examples as well as the ones given in class to determine a reasonable solution. Hand-in assignments and homework may be completed and handed in for full marks at any time **up to the next scheduled course completion cut-off day** (there may be reduced credit given if the assignment has been discussed in class or returned to the class before submission). If an assignment is submitted after the assessment material has been discussed (answers given etc) then the late assignment will no longer be graded the same way. **Assignments that are not handed in on time (at the beginning of the class on the due date) will be assessed a mark of zero.** This zero will hold until the student hands the assignment in and the teacher has a chance grade the assessment. **Reduced credit may be given to a student's late assignment** (up to 50% off) based on the information released in class on the concepts evaluated (including if a student hands in an assignment that has already been placed in the assn't return bin). In this

case, **the student is to arrange with the teacher an appropriate alternate assignment that may be substituted for full marks, if the student so desires.** This alternate assignment may be given and completed on Course Completion day. It is strongly advised to keep up to date with all daily homework and assignments to better prepare for tests and quizzes.

***Quizzes and other assessments** will be used to help guide instruction and learning. If you would like some **extra help**, please speak to me so we can arrange a time that works for both our schedules, or refer to resources found on my website.

***Course Completion** – Course completion days are designed to help students complete outstanding assignments. It is important that students do the very best they can to keep up to date with all assignments given in this course. This day has been set aside to meet the needs of students, not as a punishment. **Note - These course completion days are sanctioned school days, they are not holidays.** If you have kept up with your work and do not have any evaluations you need to write, then you do not have to come to school. But, **there may be assignments that can only be made up on course completion days** so please don't make plans to miss these days in case you need to be here for some reason.

***Rewrites** – There will be no rewrites. In the event of an excused absence on a test day, the exam will be offered the day the student returns. If the exam cannot be written the day the student returns to school, an alternate exam will be given on Course completion day. This applies to tests originally given within the previous month or since the last course completion date. **There will be opportunity to improve a test mark by good performance on the final exam.** ONE chapter exam that is less than the mark on your final exam will be OMITTED should you qualify for the BOOST option (more on Earned Options later)

Quizzes, assignments, and tests will be returned and discussed within 2 weeks of the due date.

***Studying** – Students generally have questions about how to properly study for exams and quizzes. I tell them that when they can correctly complete a type of question, without any help or looking at the answer first, then they have sufficiently studied that type of question and are ready for the exam. Having said this, **I allow students 1 small cue card for each of their exams.** They may write anything they want on these cards (some restrictions) and may use them as prompts during the exam. This does not replace good studying, however.

***Earned Options** – Students who meet certain criteria based on good study habits, performance on tests and quizzes, submission of as'n'ts on time, good attendance, and preparedness for class MAY qualify for a **Recommend** (Final Exam does not need to be written and mark at the end of the semester of classes stands as final grade). If students do not qualify for a recommend or want a chance to have their mark boosted further may qualify for **Boost / Safety Net** option (Final is written but for a boost, the final counts as 20% if final exam mark is higher than mark entering final, and lowest test mark is OMITTED. For Safety Net, if final exam mark is within -10% of mark entering exam students will retain the mark they had before final exam was written). An application will be required to apply for Recommend or Safety Net / Boost. For each course, students must apply for their earned exam option. Application timeline and process will be communicated in class. Classroom teachers will notify students of the status of their application prior to exam week. Students should seek clarification on any denied options directly from the classroom teacher. If, however, questions regarding a denied option remain, students may submit an appeal form to the high school office for administration's consideration. Appeal forms are available on the school website under forms and files.

Boost and Safety Net Eligibility Requirements:

1. Grade entering final is **50% or over**
2. **Twenty** or fewer excused absences total (sickness, sports, appointments, vacation, etc) with **zero** unexcused absences.
3. **Three** or fewer unexcused lates for class (excused late may be extreme weather, teacher keeps you after class and they send you with a note or call teacher, medical appt. with note or call to office, etc)
4. **Three** or fewer late asn'ts (submitted after beginning of class on due date). Students absent on due date should email or submit electronically on Edsby or email (eg. pictures of written work etc) before the beginning of class to avoid late designation.
5. **Zero** missing or incomplete asn'ts or tests at the end of the semester

Recommend Eligibility Requirements:

1. Grade entering final is **85% or over**
2. **Twenty** or fewer excused absences total (sickness, sports, appointments, vacation, etc) with **zero** unexcused absences.
3. **Three** or fewer unexcused lates for class (excused late may be extreme weather, teacher keeps you after class and they send you with a note, medical appt., etc) Parents should provide note or call to office.
4. **Three** or fewer late asn'ts (submitted after beginning of class on due date). Students absent on due date should email or submit electronically on Edsby or email (eg. pictures of written work etc) before the beginning of class to avoid late designation.
5. **Zero** missing or incomplete asn'ts or tests at the end of the semester

Highlight summary:

1. *Late asn'ts are marked zero until student can produce them. These late asn'ts may be reduced in credit once submitted.*
2. *Homework – Do all homework and submit before exam if you want a quiz boosted up to your test mark. No rewrites for tests or quizzes.*
3. *Poor tests performance – Prepare well for every test – there are no rewrites but doing well on the final exam can significantly boost your mark by omitting your lowest test mark.*
4. *Prepare and bring a cue card to each exam*
5. *Come to class on time and do all your required work if you want Earned Options (recommend or boost / safety net).*
6. *Come prepared to class with all materials, limit leaving class for bathroom breaks, be in your desk ready to learn when bell rings.*

I look forward to this semester with you – please remember to be diligent, to listen carefully during instruction, do your homework faithfully, ask questions when you don't understand, and study for exams. If you work hard, you will succeed!! God Bless you!

Mr. Maxwell

(jeff.maxwell@rbe.sk.ca)

***PARENTS/GUARDIANS, PLEASE **EMAIL MR. MAXWELL** at the address above to indicate you have seen this syllabus

Or **SIGN BELOW** and have your student return this paper to class. *Thank You*

"I have read this syllabus and will contact Mr. Maxwell if I have any questions"

Student Name (printed)

Parent / Guardian signature

parent email

(email Mr. M or show this ***signed*** syllabus to Mr. Maxwell as your **first assignment**)