

FINANCIAL MANAGEMENT

SECTION J: SAMPLE STUDENT LEARNING GUIDES

The following pages provide background information, strategies and a template for developing student learning guides. Also included at the end of this section are several sample student learning guides for Financial Management.

A student learning guide provides information and direction to help students attain the expectations defined in a specified CTS module. It is designed to be used by students under the direction of a teacher.

Many excellent student learning guides (SLG's) are available for use and/or are in the process of being developed. While Alberta Education provides a development template accompanied by some samples, most student learning guide development is being done by individuals and organizations across the province (e.g., school jurisdictions, specialist councils, post-secondary organizations). Refer to the *CTS Manual for Administrators, Counsellors and Teachers* (Appendix 11) for further information regarding student learning guide developers and sources.

Note: A student learning guide is not a self-contained learning package (e.g., Distance Learning Module), such as you might receive from the Alberta Distance Learning Centre (ADLC) or Distance Learning Options South (DLOS).

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BACKGROUND INFORMATION

A Student Learning Guide (SLG) is a presentation of information and direction that will help students attain the expectations defined in a specified CTS module. It is designed to be used by students under the direction of a teacher. A SLG is not a self-contained learning package such as you might receive from the Alberta Distance Learning Centre (ADLC) or Distance Learning Options South (DLOS).

Each SLG is based on curriculum and assessment standards as defined for a particular CTS module. Curriculum and assessment standards are defined in this document through:

- module and specific learner expectations (Sections D, E and F)
- assessment criteria and conditions (Sections D, E and F)
- assessment tools (Section G).

The SLG is written with the student in mind and makes sense to the student in the context of his or her CTS program. SLG's are designed to guide students through modules under the direction of the teacher. They can be used to guide:

- an entire class
- a small groups of students
- individual students.

In some instances, the Student Learning Guide may also be used as teacher lesson plans. When using SLG's as teacher lesson plans, it should be noted that they tend to be:

- learner-centred (versus teacher-directed)
- activity-based (versus lecture-based)
- resource-based (versus textbook-based).

Components of a Student Learning Guide

The student learning guide format, as developed by Alberta Education, typically has *seven* components as described below.

1. *Why Take This Module?*

This section provides a brief rationale for the work the student will do, and also establishes a context for learning (i.e., in relation to the strand, a life pursuit, a specific industry, etc.).

2. *What Do You Need To Know Before You Start?*

In this section, prerequisite knowledge, skills and attitudes considered necessary for success in the module are identified. Prerequisites may include other modules from within the strand or from related CTS strands, as well as generic knowledge and skills (e.g., safety competencies, the ability to measure/write/draw, prior knowledge of basic information relevant to the area of study).

3. *What Will You Know And Be Able To Do When You Finish?*

This information must parallel and reflect the curriculum and assessment standards as defined for the module. You may find it desirable to rewrite these standards in less formal language for student use.

4. *When Should Your Work Be Done?*

This section provides a timeline that will guide the student in planning their work. The timeline will need to reflect your program and be specific to the assignments you give your students. You may wish to include a time management chart, a list of all assignments to be completed, and instructions to the student regarding the use of a daily planner (i.e., agenda book) to organize their work.

5. *How Will Your Mark For This Module Be Determined?*

This section will interpret the assessment criteria and conditions, assessment standards, assessment tools and suggested emphasis as defined for the module within the context of the projects/tasks completed. Accepted grading practices will then be used to determine a percentage grade for the module—a mark not less than 50% for successful completion. (**Note:** A module is “successfully completed” when the student can demonstrate ALL of the exit-level competencies or MLE's defined for the module.)

6. Which Resources May You Use?

Resources considered appropriate for completing the module and learning activities are identified in this section of the guide. The resources may be available through the Learning Resources Distributing Centre (LRDC) and/or through other agencies. Some SLG's may reference a single resource, while others may reference a range of resources. Resources may include those identified in the Learning Resource Guide (Section I) as well as other sources of information considered appropriate.

7. Activities/Worksheets

This section provides student-centred and activity-based projects and assignments that support the module learner expectations. When appropriately aligned with curriculum and assessment standards, successful completion of the projects and assignments will also indicate successful completion of the module.

Strategies for Developing Student Learning Guides

Prior to commencing the development of a student learning guide, teachers are advised to obtain:

- the relevant Guide to Standards and Implementation
- a student learning guide template, available on disk in IBM or Mac format.

Information communicated to the student in the SLG must parallel and reflect the curriculum and assessment standards as defined for the module. Therefore, critical elements of the Guide to Standards and Implementation that need to be addressed throughout the SLG include:

- module and specific learner expectations
- assessment criteria and conditions
- assessment standards
- assessment tools.

Additional ideas and activities will need to be incorporated into the student learning guide. These can be obtained by:

- reflecting on projects and assignments you have used in delivering programs in the past
- identifying human and physical resources available within the school and community
- networking and exchanging ideas (including SLGs) with other teachers
- reviewing the range of resources (e.g., print, media, software) identified in the Learning Resource Guide (Section I) for a particular module/strand.

Copyright law must also be adhered to when preparing a SLG. Further information and guidelines regarding copyright law can be obtained by referring to the:

- *Copyright Act*
- *Copyright* and the *Can Copy Agreement*.

A final task in developing a student learning guide involves validating the level of difficulty/challenge/rigour established, and making adjustments as considered appropriate.

A template for developing student learning guides, also available on the Internet, is provided in this section (see "Student Learning Guide Template," pages J.5–10). Several sample student learning guides are also provided in this section (see "Sample Student Learning Guides", starting on page J.11).

CAREER & TECHNOLOGY STUDIES



SAMPLE STUDENT LEARNING GUIDE TEMPLATE

WHY TAKE THIS MODULE?



WHAT DO YOU NEED TO KNOW BEFORE YOU START?

-



WHAT

**WILL YOU KNOW AND
BE ABLE TO DO
WHEN YOU FINISH?**

-
-
-
-
-
-
-
-

WHEN

SHOULD YOUR WORK BE DONE?



HOW WILL YOUR MARK FOR THIS MODULE BE DETERMINED?

	PERCENTAGE

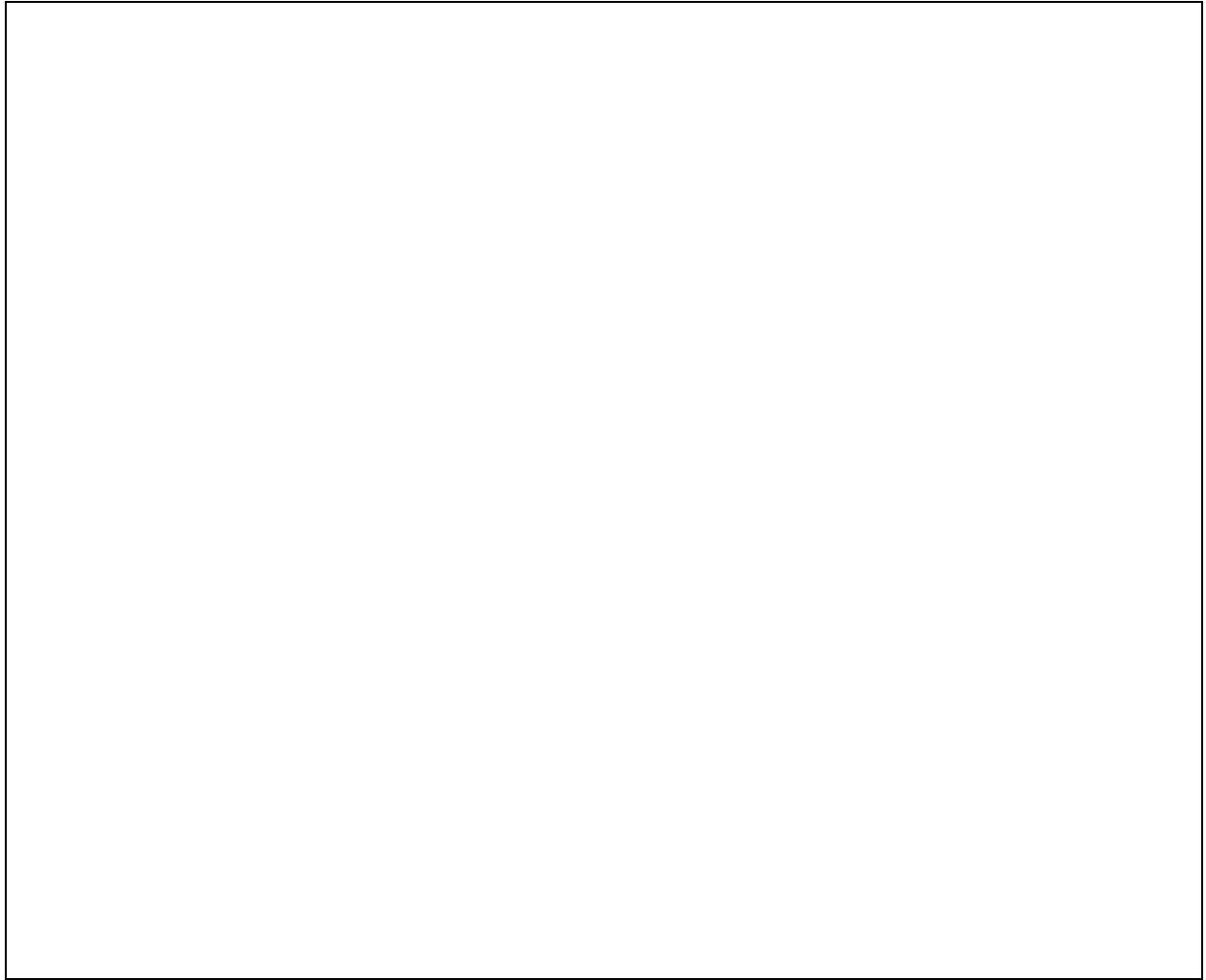


WHICH RESOURCES MAY YOU USE?



<ul style="list-style-type: none">•••••••

ACTIVITIES/WORKSHEETS



CAREER & TECHNOLOGY STUDIES

FINANCIAL MANAGEMENT

SAMPLE STUDENT LEARNING GUIDE

FIN1010 Financial Information

WHY TAKE THIS MODULE?



- Open the door to the world of business.
- Make sense of your personal finance.
- Sharpen your business decision-making skills.
- Check out your ethics IQ.

WHAT DO YOU NEED TO KNOW BEFORE YOU START?

There are no prerequisites identified for this module.

However, you should be willing to learn and accept responsibility for your learning. You should also have the ability to follow oral and written instructions.



WHAT WILL YOU KNOW AND BE ABLE TO DO WHEN YOU FINISH?

Upon completion of this module you will be able to:

- explain the importance of ethical conduct
- identify and explain personal and small business financial management
- demonstrate basic competencies.

WHEN SHOULD YOUR WORK BE DONE?

Your teacher will give you a timeline for completing tasks and assignments within this module.

You may also wish to use a time-management planning chart to preplan the work that needs to be done in this module. Plan how you will use your class time as well as extra time needed to complete the assignments in this module.



HOW WILL YOUR MARK FOR THIS MODULE BE DETERMINED?

	PERCENTAGE
You must first demonstrate all of the competencies required for this module.	
When you have done this, your percentage mark for the module will be determined as follows:	
<ul style="list-style-type: none">• Concept tests and/or assignments.	30–50%
<ul style="list-style-type: none">• Practical exercises and projects.	40–60%
<ul style="list-style-type: none">• Portfolio items (optional).•	5–10%



WHICH RESOURCES MAY YOU USE?



- *Making Economic Choices*, Copp Clark Pitman.
- Videos and teacher resources (see Learning Resource Guide – ACCESS – *Making Ethical Decisions*, *The Ethics Jungle*).
- Newspapers, magazines, periodicals.
- Sample brochures and banking forms from financial institutions.
- *Choices, Chances and Control*.

ACTIVITIES/WORKSHEETS

1. Read the following and with the help of your teacher, fill in the **calendar** indicating when you will complete each activity.
2. View the video(s) on ethics and/or read the information supplied by your teacher to complete two of the following:
 - answer the questions provided in the guide that accompanies the video
OR
 - prepare a code of ethics with a minimum of 10 items for an organization with which you are familiar (e.g., students' union, a club, school team, graduation committee)
OR
 - compare the codes of ethics of three organizations, businesses and/or professions
OR
 - analyze at least five case studies and determine the difference between ethical and legal behaviour and provide this information to the class in the form of a presentation.
3. Begin a glossary of financial management terms that will be used in this module and that will be expanded if you take other modules. (TIP: save this on a disk.)
4. Alone or in a group select a topic and prepare a research report discussing how environmental, social/legal and human resource issues create change in the economic environment. (Suggested topics: smoking, waste management, recycling, clean water, forced early retirement.)
5. Choose a product, e.g. oil, wheat, computers, software, and show how it may be affected by competition, world markets, price changes and/or interest rates. Discuss with your teacher the possibilities for presenting this information in the form of a bulletin board display, comic strip, video, report, etc. Agree on the format you will use.
6. Gather materials from a variety of financial institutions and compare the services offered by these institutions. From the materials gather, prepare and present your findings.
7. Complete banking documentation required for bank transactions as directed by your teacher.
8. Complete a set of problems that compares simple and compound interest costs.
9. Using an example, describe the potential problems of using credit.
10. Explain the three Cs of credit (character, capacity, collateral) and describe a scenario where all three would be present, and a scenario where one is missing.

FIN1010 Financial Information

11. View the video, *Choice, Chances and Control*, and/or read information as directed by your teacher and complete one of the following:
 - you are an insurance agent. Write a letter to a small business telling it what it needs to protect the business and the owners from risk
 - OR
 - your 19-year old friend is moving away from home and now he needs insurance. Write out what your recommendations would be
 - OR
 - ask your family what kind of insurance coverage they have, analyze the coverage and explain whether it is adequate and if not what you would recommend.
12. You want to start a small business that will have three employees. Describe what government regulations you will be required to follow; e.g., federally – income tax, payroll deductions; provincially – taxes, labour laws, WCB; municipally – business tax, licences required.
13. Complete the test that will be given to you by your teacher.

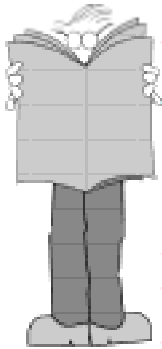
CAREER & TECHNOLOGY STUDIES

FINANCIAL MANAGEMENT

SAMPLE STUDENT LEARNING GUIDE

FIN3010 Advanced Accounting

WHY TAKE THIS MODULE?



- You will focus your skills on mastery of advanced accounting procedures that relate to realistic business situations.
- You will explore a variety of procedures used to establish the value of assets. Some concepts included are capital assets, uncollectible accounts, accruals.

WHAT DO YOU NEED TO KNOW BEFORE YOU START?

Prerequisite: FIN2030: Merchandising Business 2



WHAT WILL YOU KNOW AND BE ABLE TO DO WHEN YOU FINISH?

Upon completion of this module you will be able to:

- define terms relevant to capital assets, uncollectible accounts, accruals, and manufacturing or departmental accounting
- apply advanced accounting procedures that relate the above terms to realistic business situations
- demonstrate basic competencies.

WHEN SHOULD YOUR WORK BE DONE?

Your teacher will give you a timeline for completing tasks and assignments within this module.

You may also wish to use a time-management planning chart to preplan the work that needs to be done in this module. Plan how you will use your class time as well as extra time needed to complete the assignments in this module.



HOW WILL YOUR MARK FOR THIS MODULE BE DETERMINED?

	PERCENTAGE
<p>You must first demonstrate all of the competencies required for this module.</p> <p>When you have done this, your percentage mark for the module will be determined as follows:</p> <ul style="list-style-type: none">• Concept tests and/or assignments.• Practical exercises and projects.• Portfolio items.	<p>20–30%</p> <p>60–70%</p> <p>5–10%</p>



WHICH RESOURCES MAY YOU USE?



Two resources are referred to as a guideline. For other resources, see Learning Resource Guide.

- *Century 21 Accounting: Advanced Course*, Nelson Canada.
- *Financial Accounting (1–12)*, Prentice-Hall Canada Inc.
- *Management Accounting*, Prentice-Hall Canada Inc.
- Videos or other material (software).

Note: Extra materials on bank reconciliations will need to be provided by the teacher.

ACTIVITIES/WORKSHEETS

1. Read the following activities and with the help of your teacher, fill in your **calendar** indicating when you will complete each activity. **Note:** Assignments/worksheets may be computer generated or manual.
2. As you complete the assignments for the module and as you read the appropriate resources, add to your glossary all terms related to capital assets, uncollectible accounts, inventory, accruals and bank reconciliations.
3. Read the section of the text on Capital Assets (*Century 21*, pages 314–347; *Financial Accounting*, pages 431–472). Complete problems as directed by your teacher related to the following:
 - prepare a schedule showing calculation of depreciation of a fixed asset using various amortization methods
 - identify the concept of recording items as assets or as expenses by recording appropriate adjusting entries
 - record entries in the appropriate journal for buying and disposing of fixed assets
 - record the depreciation of a fixed asset
 - research a depleting natural resource and prepare a report.
4. Read the section of the text on Uncollectible Accounts (*Century 21*, pages 292–306; *Financial Accounting*, pages 353–360). Complete problems as directed by your teacher related to the following:
 - prepare a worksheet calculating the aging of accounts receivable
 - prepare journal entries: using the allowance method write off uncollectible accounts/collection of uncollectible accounts
 - prepare a report on the different methods of calculating the value of uncollectible accounts receivable
 - demonstrate by using T accounts the effect of writing off uncollectible accounts by using two methods (display).
5. Read the section on revenue and expense accruals (*Century 21*, pages 349–370, 376–387; *Financial Accounting*, pages 94–108). Complete problems as directed by your teacher AND/OR
 - prepare journal entries to update general ledger accounts (accruals, payroll, etc.)
 - demonstrate the effect of adjustments on accruals by using T accounts.
6. After discussion with your teacher, complete one of the following:
 - activities related to manufacturing (*Century 21*, pages 621–633; *Management Accounting*, pages 964–1008)

OR

 - activities related to departmental accounting (*Century 21*, pages 601–614; *Management Accounting*, pages 1100–1104)

