
Economics and Personal Finance (EPF) - Grade 12

Instructor: Mr. Shawn Fredericks

School: Northwest Collegiate and Technical Academy

Course Overview:

The Economics and Personal Finance (EPF) course is designed to prepare students with the knowledge and skills to make informed financial decisions and understand the broader economic landscape. Students will engage in hands-on activities, real-world applications, and critical thinking exercises to explore economic principles and personal financial management.

Units of Study:

Unit 1: Introduction to Economics

- Basic economic concepts (scarcity, opportunity cost, supply & demand)
- Types of economies and economic systems
- The role of government in the economy
- Economic decision-making

Unit 2: The U.S. Economy & Economic Indicators

- Measuring economic performance (GDP, unemployment, inflation)
- Business cycles
- The Federal Reserve and monetary policy
- Fiscal policy and the role of government in stabilizing the economy

Unit 3: Microeconomics - Labor & Industry Analysis

- Market structures and competition
- Labor markets (including special focus on the NFL running back position as a microcosm of labor economics)
- Wage determination, unions, and the role of collective bargaining
- Case studies in industry and labor forces

Unit 4: Personal Finance Fundamentals

- Budgeting and saving
- Banking services and financial institutions
- Credit and debt management
- Taxation and financial planning
- Consumer protection laws and financial safety

Unit 5: Investing & Wealth Building

- Basics of investing (stocks, bonds, mutual funds)
- Risk vs. reward
- Retirement planning (401(k), IRA)
- The importance of financial literacy in long-term wealth building

Unit 6: Entrepreneurship & Innovation

- The role of entrepreneurship in economic growth
- Developing a business plan
- Financing a business
- Market research and product development

Unit 7: Global Economics

- International trade and comparative advantage
- Exchange rates and balance of trade
- Globalization and its effects on labor markets
- Economic development and challenges in developing nations

Course Activities and Assessments:

- Class Discussions: Weekly discussions on current economic issues (e.g., labor economics in the NFL, Vice Presidential debates, etc.)
- Interactive Simulations: Use of graphing tools and simulations to demonstrate key economic principles.
- Projects: Research projects focused on personal finance and entrepreneurship.
- Quizzes/Tests: Periodic quizzes to assess understanding of key concepts.
- Financial Portfolio: Each student will develop a personal financial portfolio by the end of the course, reflecting budgeting, saving, and investing strategies.

Assignments:

All assignment due dates are final unless you are instructed otherwise. However, if you need to

Speak with me about an assignment that was missed and you have a valid excuse, you need to speak with me privately after class.

Projects:

At least one project per unit will be assigned. Information sheets for each project will be distributed. The information sheets will include instructions and due dates.

Late Work Policy

All homework is due at the beginning of class, and any late work will be accepted with a point deduction. 10 points will be deducted from the assignment's grade for each day, up to 4 days, late (1st day late = 10 points deducted, 2nd day late = 20 points, etc.). If an assignment is more than 4 days late, the assignment will not be accepted (**ASSIGNMENTS WILL BE REMOVED AFTER THE FOURTH DAY**). If you turn in projects or other major assignments late, they will be accepted in the same way. You are encouraged to turn in assignments on time. Zeroes can be very harmful to your grade and difficult to overcome.

Classroom Expectations and Learning Environment

In Mr. Shawn Fredericks' classroom, we strive to create a learning environment that is inclusive, respectful, and conducive to both personal and academic growth. Below are the expectations and values that will guide our classroom community:

Respect for All

Mutual respect is the foundation of our classroom. Every student has the right to express themselves and contribute to discussions without fear of judgment or ridicule.

We will practice active listening and value diverse perspectives, fostering empathy and understanding of others' viewpoints.

Mindfulness and Presence

Students are expected to be mentally present in class. This means being engaged, focused, and minimizing distractions during lessons and activities.

Mindfulness exercises will be a regular part of our routine to help everyone stay centered and manage stress effectively.

Social-Emotional Learning (SEL)

We emphasize the development of social-emotional skills, including self-awareness, responsible decision-making, and relationship-building. These skills will be integrated into classroom activities and daily interactions.

Students will be encouraged to reflect on their emotions and behaviors, practicing self-regulation and empathy towards their peers.

Collaboration and Communication

Collaboration is key to a productive learning environment. Students will work together in groups, participate in discussions, and engage in meaningful dialogue.

Effective communication involves both speaking thoughtfully and listening respectfully. We will support one another in creating a classroom where every voice is heard.

Growth Mindset

Mistakes are part of the learning process. Students are encouraged to take risks, ask questions, and approach challenges with a growth mindset.

Effort and perseverance are valued in this classroom, and students will be supported in achieving their personal and academic goals.

Accountability and Responsibility

Students are expected to be accountable for their actions, complete assignments on time, and contribute positively to the classroom environment.

Ownership of learning means taking responsibility for one's work, behavior, and progress throughout the course.

Mindfulness and Social-Emotional Learning (SEL) in the Classroom

In our classroom, mindfulness and social-emotional learning (SEL) are core components of the learning experience. We believe that understanding and managing emotions, building positive relationships, and practicing mindfulness contribute to both academic and personal growth.

Mindfulness Practices: Regular mindfulness exercises will be incorporated into the class to help students stay focused, manage stress, and remain present in the moment. These practices will also help in improving attention and emotional regulation, which are key to a successful learning experience.

Social-Emotional Learning (SEL): SEL will be woven into our lessons and classroom interactions, helping students develop key skills such as self-awareness, empathy, and responsible decision-making. Through

activities, discussions, and group work, students will learn how to effectively manage their emotions, set goals, and work collaboratively with their peers.

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Cell phones and other electronic devices Policy

Upon arriving at class, please place your cell phone in the container, If you choose not to put it in the bucket the expectation is that you put it on silent and if I see it I will give you warning and then escalate from there with each infraction.

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Contact Information:

- Email: frederickss@nw.halifax.k12.nc.us
- Office Hours: By appointment
