Principal

Financial Literacy

Standards and Procedures 2026-2027

Secondary Evaluation Plan | Parent Information

1. GENERAL INFORMATION

Subject	Financial Literacy	**Course code**	602522
Cycle / Level	Cycle 2 Year 3		
Class group(s)	01/02/03	Date this document was shared with parents	
Teacher Information: Name & Email contact	Kosta Kokkonis: Kkokkonis@emsb.qc.ca		

2. COURSE DESCRIPTION

This course provides students with the essential knowledge and skills to make informed financial decisions throughout life. Students will learn how to manage personal finances, including budgeting, saving, investing, credit management, and planning for long term goals such as homeownership, education, and retirement.

3. TEXTBOOKS, PLATFORMS, AND REQUIRED MATERIALS

Primary textbook or workbook	Making sense of Finance
Supplementary materials	
Digital platforms	
Daily required materials	
Optional but recommended materials	
Replacement or fee information, if applicable	

4. COMMUNICATION WITH PARENTS AND STUDENTS

Required communications

Parents receive one written communication by October 15 and three report cards no later than November 20, March 15, and July 10. Additional communication will be provided when a student is at risk of not meeting expectations, when behaviour concerns arise, or when an individualized education plan requires it.

Communication may include:

■ Mozaïk Parent Portal	■ Email	■ Agenda / planner
■ Phone calls	■ Meetings	☐ Other:
■ IEP	■ Virtual Platform (Google Class or TEAMS)	☐ Other:

Report Cards - Timeline for distribution to parents

Communication	Legal deadline	School target date to publish to parents	Notes
First written communication	*By October 15*		Focus on adjustment, progress, work habits, and early concerns.
Term 1 report card	*By November 20*		Counts for 20% of the final mark.
Term 2 report card	*By March 15*		Counts for 20% of the final mark.
Term 3 report card	*By July 10*		Counts for 60% of the final mark.

5. EVALUATION OVERVIEW

Important statement on evaluation

Evaluation is based on the development of competencies and on sufficient, varied, and relevant evidence of learning each are weighted according to the teacher's professional judgement and included as such in the term mark therefore a final judgment is not a simple term average of individual marks it is**.** It reflects the teacher's professional judgment, progress over time, and the overall level of competency development.

Evidence of learning may include:

■ Assignments	■ Tests / quizzes	■ Exams
■ Projects	■ Performance tasks	☐ Labs / practical tasks
■ Presentations	☐ Portfolios	■ Observations
■ Classwork	☐ Conferences	☐ Participation connected to competencies
■ Rubrics	☐ LES *(Learning Evaluation Situation)*	☐ Other

6. COMPETENCIES AND METHODS OF EVALUATION

The competencies and % framework weighting listed below correspond to the same subject competencies listed in the school's Summary Standard & Procedure as per MEQ requirements. *(Reference: 26-27 Summary Standard & Procedures published by the school in June 2026*

Term 1 evaluation | Annual weighting: 20%

Competency	Framework wighting of the competency	Planned evidence of learning	Approximate timing	Emphasis / notes
Takes a position on a financial issue	100 %	Quizzes, tests, Assignments, participation	All term	
	%			
	%			

Term 2 evaluation | Annual weighting: 20%

Competency	Framework wighting of the competency	Planned evidence	Approximate timing	Emphasis / notes
Takes a position on a financial issue	100 %	Quizzes, tests, Assignments, participation	All Term	
	%			
	%			

Term 3 evaluation | Annual weighting: 60%

Competency	Framework wighting of the competency	Planned evidence	Approximate timing	Emphasis / notes
Takes a position on a financial issue	100 %	Quizzes, tests, Assignments, participation	All Term	
	%			
	%			

7. GENERAL COMPETENCIES – Cross-Curricular Competencies

Report card comments

At least one general competency is commented on during the year. Schools may choose a common schedule by term.

This school year the cross-curricular competencies will be report on by the _____ teachers.

General competency	Term 1		Term 3
Exercises critical judgment			
Organizes work	✔		✔
Communicates effectively	✔		✔
Works in a team			

8. FINAL EVALUATIONS, SCHOOL BOARD EVALUATIONS, AND MEQ EXAMINATIONS

For all uniform exams, the teachers will be communicating the Exam Schedule when time comes.

Type of evaluation/examination	Applicable	How final evaluations are included	Important dates or timeline
School mid-year evaluation			
School end-of-year evaluation			
School board common evaluation			
MEQ examination			

9. TUTORIAL AND EXTRA HELP

Please find below the planned support *(subject to change throughout the school year. Each teacher will keep the students informed as needed)*

- Students are encouraged to seek clarification early.
- Extra help may support concept review, assignment completion, preparation for evaluations, and feedback on learning.

Planned Support		**Time frame**	
Teacher expectations			
Other supports			

10. STUDENT RESPONSIBILITIES AND CLASSROOM EXPECTATIONS

Attendance and participation	Regular attendance and active participation help students demonstrate competency development and provide sufficient evidence for evaluation.
Homework and practice	Homework, practice, and preparation tasks support learning.
Academic integrity	Students must submit their own work, cite sources when required, and use digital tools, including AI tools, only as permitted by the teacher and the school's code of conduct.
Technology use	For academic purposes students may be asked/ allowed to use certain technological tools (Apps, cell phones, AI)
Learning behaviours	Effort, organization, collaboration, and respect for classroom expectations contribute to successful learning.

11. MISSED ASSIGNMENTS, LATE WORK, AND MISSED EVALUATIONS

Guiding principle

The goal is to gather enough valid evidence to evaluate competency development. Consequences for late or missing work must be applied consistently and should not replace professional judgment about what a student has demonstrated.

Missed assignments	Students are expected to submit assignments by the established deadline. In the case of absence, students must obtain missed work and complete it within a reasonable timeline determined with the teacher.
Persistent non-submission	Persistent non-submission will limit the teacher's ability to gather sufficient evidence of learning and may require additional communication with parents.
Missed tests or evaluations	A justified absence may require documentation. A make-up evaluation or alternative evidence may be scheduled at the teacher's discretion or school's procedure.
Unjustified absence from an evaluation	The teacher may use alternative evaluation, existing evidence, or note insufficient evidence, according to school procedures.
Extensions or accommodations	Students requiring accommodations should speak with the teacher.
Individualized Educational Plan (IEP)	Adaptations linked to an individualized education plan will be respected.