

Personal Finance Syllabus

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Course Description

Personal Finance is a course designed to help students be productive consumers. Topics covered in this class include: learning about the economic process, the free enterprise system, today's business organizations, filling out federal and state income tax forms, banking and check writing, car and health insurance, payroll, careers, and budgeting.

Units of Study

Personal Finance will be divided into the following units: Personal Financial Planning, Finances and Career Planning, Money Management Strategy, Consumer Purchasing and Protection, Banking, Consumer Credit, Finances of Housing, and Taxes.

Supplies Needed

You will need a Chromebook, notebook or loose leaf paper, folder and/or binder, agenda (issued by MHS), a blue or black pen, and a pencil for class. You will bring these items with you every day.

Classroom Conduct

There are three general rules that will be followed in this classroom. Students will be respectful, responsible, and be willing to learn. This classroom will be an environment where everyone has the opportunity to learn and succeed.

Employability Skills

Periodically I will ask you to evaluate your employability skills. Your evaluation is based on your attitude, attentiveness, work ethic, and participation in class.

Attendance

If you miss class, it is your responsibility to find out what you missed. My lesson plans are posted on Google Classroom. Assignments and tests missed during an absence must be made up in a timely manner at a time agreed upon by the student and the teacher.

Tardiness

Be ready to learn when class begins. Please refer to the student handbook regarding tardy policies.

Grading

This course has a weighted grading scale. The breakdown is as follows:

Formative (Homework, Quizzes, Daily Work)—30%

Summative (Assessments/Major Projects)—70%

The standard school grading scale will be used:

93-100 (A); 90-92.99 (A-); 87-89.99 (B+); 83-86.99 (B); 80-82.99 (B-); 77-79.99 (C+); 73-76.99 (C); 70-72.99 (C-); 67-69.99 (D+); 63-66.99 (D); 60-62.99 (D-); 0-59.99 (F).

Homework Policy

Homework is designed to be practice to assist students in their learning. Be sure to complete homework on time so you will not fall behind. The more effort you put forth the more you will gain from class. Homework must be turned in by the regularly scheduled summative assessment for the opportunity for full credit.

Assessment Retake Policy

Students have the opportunity to retake all summative assessments except final exams.

- Students must make a legitimate attempt on the original assessment before being eligible for a retake.
- Retakes are a comparable assessment on skills not mastered from the original assessment. An entire retake can be given if a student does very poorly on the first assessment or parts can be retaken if the full assessment is not needed. The teacher will make this determination.
- Students can take one retake per summative assessment. The most recent assessment results will be reported. In a unique or unusual circumstance (i.e. a lower assessment score) an additional retake opportunity may be provided at the teacher's discretion.
- I will prepare students for retakes by offering re-teaching opportunities during Pride Time. Quizlet may also be utilized. Students will also be expected to complete any missing work for the unit or redo some of the formative work for additional practice as part of the reteaching process.
- Retakes must be completed in a timely manner as indicated by the teacher, but no later than the next summative assessment, unless the teacher gives permission otherwise due to unforeseen circumstances.

Academic Dishonesty

Cheating will not be tolerated! Violations of academic dishonesty include:

- copying homework
- looking on another's test or quiz
- using other secretive methods of giving answers on a test or quiz
- taking information from another source that is not properly cited such as "copying and pasting" papers or sections of papers from the internet, publications, or other students
- illegally obtaining any part of a test to use for oneself or to give/sell to others
- doing homework or other assignments for another student

Disciplinary Action

The student handbook will be enforced. Please refer to it for a detailed explanation.

Food and Drink

Students will be allowed to bring drinks and food into the classroom as long as this privilege is not abused and students clean up after themselves.