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| ***Course Description:*** | The Personal Finance course focuses on integrated areas of instruction of career development, financial literacy, and technology. Course content ranges from personal financial planning, consumer protection, and financial literacy. Mastery of the content standards provides a strong foundation for student acquisition of the skill of money management that enables them to achieve success in money matters. |  |
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| ***Course Objectives:*** | In order to provide students with the necessary skills and knowledge in personal money management so that they will live more effectively in the business world, students taking Personal Finance will demonstrate an understanding of: career decision making process, personal money management (i.e., savings, checking, and money market accounts), budgeting, insurance decisions, and taxes. Students will also learn about the different CTSOs offered (i.e., FBLA) and how they can play a role in the success of the student after graduation. |  |
| ***Classroom Expectations:***  ***Cell Phone Expectations***  ***Tardy Policy*** | You are expected to conduct yourself in a respectful and productive manner. In addition to all the rules and expectations listed in the student handbook, I expect you to have a positive attitude, treat others with respect, practice self-discipline, and demonstrate responsibility. If these conditions are not met, you can expect one-on-one meetings with me, parent/instructor conferencing, and administrative action, if necessary.  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  A**LL electronic devices are prohibited to be used during the instructional day. This is from 8:12-3:28. This includes: cell phones, smart watches, earbuds/headphones/airpods, tablets, and personal computers (school issues laptops will be allowed). Discipline will be given to ANY student who uses an electronic device. If you bring your device to school, it MUST be placed in your bookbag. It cannot be on your person.**  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  **Students late to ANY class, without a pass, will report to a tardy scanning station.**  **You will input your identification number on the pin pad. A tardy slip will be printed for you to report to class. Parent email will be sent for every tardy. Discipline will be as follows: 3 total tardies will result in 1 day of ISS; 6 total tardies will result in 2 days of ISS;**  **Progressive discipline to follow.** |  |
| ***Grading Policy:*** | **Grades are based on a 100 point scale. We have two types of grades: daily grades (30% of final grade) and tests (70% of final grade). The percentage based grading scale is as follows: A (90-100), B (80-89), C (70-79), D (65-69), and F (below 65). Grades will be a reflection of mastery of the standards. Make sure all absences are excused as class work can be made up and graded for excused absences only.**  **Cheating/plagiarizing will be handled by the teacher at teacher discretion.** |  |
| ***Exam Exemption Policy***  ***Make-up Work Policy:*** | **Any student in grades 9-12 are eligible to earn an exam exemption for the 2025-2026 Exams for each class IF they have earned an 85% or higher as the final grade for that course. Any of the following will EXCLUDE a student from exempting for that class:**   * **More than five EXCUSED absences** * **Any UNEXCUSED absence** * **In School Suspension (ISS) for 3 days or more** * **Out of School Suspension (OSS)** * **One or more days of Alternative School placement** * **Not participating in the state standardized assessment for their grade level (10th PreACT, 11th ACT with Writing, 12th WorkKeys, and AP exams)**   **Attendance and full participation in reviews and assignments for the class leading up to the day of the final exam are required.**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  Make-up tests will only be given to a student who has an excused absence. The student must make arrangements with the teacher to take a make-up test. Tests may be taken during Patriot Path with prior arrangement from each teacher. A student only has two chances (the next two Patriot Paths after the absence) to make up a test. All make-up tests will be administered in the designated classroom on the Patriot Path session roster.  Homework/Classwork: Students who are absent for excused reasons will be permitted to make up missed work. It is the student’s responsibility to get their work assignments the day upon return to school and complete the assignments according to a time frame determined by the teacher within two weeks of the date of the last absence. Grades of zero will be assigned for assignments missed because of unexcused absences. |  |
| ***Text and Other***  ***Required Reading:*** | BRING CHROMEBOOK TO CLASS EVERYDAY! |  |
| ***Materials and***  ***Supplies Needed:***  ***Laptops*** | Black/Blue ink pens (PLEASE NO RED/PURPLE PENS)  Pencils  Chromebooks  Notebook Paper or Notebook  **Concerning laptop utilization: 1.Student laptops should not be hard-wired to the network or have print capabilities. 2. Use of discs, flash drives, jump drives, or other USB devices will not be allowed on Madison City computers. 3. Neither the teacher, nor the school is responsible for broken, stolen, or lost laptops. 4. Laptops and other electronic devices will be used at the individual discretion of the teacher.** |  |

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| **18 – WEEK PLAN\*** | |
| **Week 1** | Introduction to Course/CTSOs/Classroom Expectations and Procedures/Safety Test |
| **Week 2** | Employability Skills/Exploring Finance Careers |
| **Week 3** | Financial Literacy: Personal Finance Basics |
| **Week 4** | Creating a Personal Budget |
| **Week 5** | Financial Statements and Recordkeeping |
| **Week 6** | Creating a Family Budget |
| **Week 7** | Understanding Personal Taxes/Tax Management |
| **Week 8** | Saving and Investment Strategies/Financial Literacy: Savings, Loans, and Investments |
| **Week 9** | Jobs, Career, and Education/Resumes/Interview Process (Mock Interviews) |
| **Week 10** | Consumer Economic Decisions/Avoiding Financial Schemes and Fraud |
| **Week 11** | Borrowing Basics/Introduction to Credit |
| **Week 12** | Financial Literacy: Credit and Loans/Debt and Bankruptcy |
| **Week 13** | Banking Products and Services/Fundamental Principles of Money |
| **Week 14** | Car-Buying Basics/Home-Buying Basics |
| **Week 15** | Insurance Basics: Overview/Insurance Basics: Health |
| **Week 16** | Insurance Basics: Home and Property/ Insurance Basics: Life and Disability |
| **Week 17** | Math in Personal Finance/Financial Literacy: Getting Started |
| **Week 18** | Final Exam/CRI Test |

**\*This is a tentative plan and may change at the discretion of the teacher.**

I look forward to having a great year! I feel fortunate to have your son/daughter in my class this semester and hope that you will contact me should you have any concerns about the progress of your son/daughter or any aspect of the instruction. With your son/daughter, please read the attached policies, then sign and date this signature page and have your son/daughter submit this on Schoology or print off and return to school. Please provide a current email address and phone number at which I can contact you should the need arise. Please contact me at school via my email with any concerns.

Game On!

**Please sign/complete below to acknowledge that you have received, read, and understood the syllabus.**

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| Student Name: | Parent Name: |
| Student Signature: | Parent Signature: |