

PERSONAL FINANCE SYLLABUS

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Welcome to Personal Finance. This course concentrates on the mathematics necessary to understand and make informed decisions related to your short and long term finances. You will use mathematical skills and concepts you have acquired over the years and apply this knowledge to real world applications.

Course Description:

Personal Finance will cover topics related to one's individual finances and economics. Students will utilize this time to prepare for pre- and post-high school planning. Information covered in this class will include saving, budgeting, credit, personal debt, insurance, financial planning, as well as, income taxes, and giving. This course will provide students with an insight to a practical working knowledge related to personal financial responsibilities they will encounter as adults. Students will be encouraged to develop competencies relating directly to personal financial choices based on practical experience and insight.

Textbook/Calculator Information

There is one book assigned in this course entitled *Foundations in Personal Finance*, Dave Ramsey, (\$30). Additionally, students may borrow a scientific or graphing calculator for home use if needed. If it is lost, stolen, or damaged, you are responsible for the replacement cost. Replacement costs are: Scientific - \$20.00

REMIND Information: Text: @2dcg to 81010

This will be used to "remind" you of assignments and assessments (test or quiz), or update you on events going on in the classroom.

Supplies: The following supplies are required:

1. 1-INCH three ring binder
2. Notebook Paper
3. PENCILS
4. Highlighter
5. Colored pencils

****You may also find these items useful depending on your organization: simple dividers, graph paper, personal scientific calculator, flash drive.**

Procedures: This class will probably be unlike any other math class you've taken.

- You and/or your team are **CONSTANTLY** being evaluated...be prepared at **ALL** times (both traditional and nontraditional grading will occur in this class)! You will be evaluated both individually and within a group setting. You are responsible for **ALL** material and the justifications for it.
- Too many absences/tardies will result in being fired from your team (this is a **VERY BAD IDEA**... you will need/want help from you classmates).
- Since many grades will be nontraditional, make-up work will be decided at the discretion of your teachers (and possibly your team).

Grading: The percentage breakdown:

Cumulative Average

60% Summative Assessments (tasks, tests, quizzes)
40% Formative Assessments (homework, daily work)

Semester Average

80% - Cumulative Average
20% Final Exam

Expectations: We expect students in this class to reach beyond a high school level.

- All assignments that are turned in must be neat, well-organized, and of the **HIGHEST QUALITY**.
- How and why your work is created is **KEY** in this class. You will be required to justify all work in both written and verbal form (no questions left unanswered).
- Absences and being tardy will negatively affect you and your team's grade.
- If you are absent, you are responsible for any notes and/or assignments that you missed. This class will follow the district policy for make-up work.
- **CELL PHONES** should not be visible unless given permission for classwork. Will be taken up otherwise.
- Water and simple snacks are allowed as long as it isn't a distraction to instruction or work.
- Makeup and hair are taken care of before or after class.
- You should go to the restroom during break, unless a doctor's note is provided.

Consequences (Unless offense deems otherwise):

1st offense-Verbal Warning

3rd offense- Parent Contact/Break Detention

2nd offense-Teacher/Student Conference

4th offense-Administrative Referral

Student and Parent Acknowledgement

Students and Parents,

We are pleased to have you in our Personal Finance class! We look forward to working with you in making this a successful and rewarding year. The most successful students are those who develop good habits - such as preparing for class, promptly completing assignments, working cooperatively with others and seeking help when needed. Feel free to contact us anytime you have a concern. Together we will make great things happen! Please sign that you have read and understand the requirements and expectations for this course and classroom for the 2017-2018 school year.

Sincerely,

Mrs. Lydia Meadows & Dr. Kevin Kenny

Student Name (Please Print)

Parent/Guardian Name (Please Print)

Student Signature

Parent/Guardian Signature

Date

Date

Please list info for the best way to contact you. (Phone number or email address)