**Personal Finance – Course Syllabus**

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| **Course Description** |

This course prepares students to understand economic activities and challenges of individuals; the role of lifestyle goals in education and career choices, procedures in a successful job search, financial forms used in independent living, and shopping options and practices for meeting consumer needs. The course also prepares students to understand consumer rights, responsibilities, and information; protect personal and family resources; and apply procedures for managing personal finances.   
 ***PARENTS PLEASE NOTE:****Students will be asked to initiate conversations with you from time to time regarding your family's attitude/philosophy of various financial practices. While these discussions are a critical component to a student’s learning, feel free to share as much or as little as you feel comfortable. Occasionally, students may be asked to participate in group postings or discussions regarding the topics covered in the course, so please remind your students to use discretion when sharing details of any personal financial information with other students.*

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| **Course Standards** |

**1.00 UNDERSTAND HOW TO TAKE CHARGE OF YOUR FINANCIAL WELL-BEING**

**1.01 Money in Your Life**

**1.02 Financial Decisions**

**1.03 Setting Financial Goals**

**2.00 UNDERSTAND THE PRINCIPLES OF MANAGING YOUR MONEY**

**2.01 Introduction to Depository Institutions**

**2.02 The Basics of Taxes**

**2.03 Statement of Financial Position**

**2.04 Income and Expense Statement**

**2.05 Spending Plans**

**3.00 UNDERSTAND THE PRINCIPLES OF EARNING.**

**3.01 Invest in Yourself**

**3.02 Career Exploration**

**3.03 Preparing for Higher Education**

**3.04 Planning for Higher Education**

**3.05 Paying for Higher Education**

**3.06 Lifelong Employment**

**3.07 Getting Paid**

**4.00 UNDERSTAND THE PRINCIPLES OF RECEIVING**

**4.01 Receiving from Family, Friends, and Non-profits  
 4.02 Receiving from Government Programs  
5.00 UNDERSTAND THE PRINCIPLES OF SAVING AND INVESTING  
 5.01 Choose to Save  
 5.02 Savings Tools**

**5.03 The Fundamentals of Investing  
6.00 UNDERSTAND THE PRINCIPLES OF SPENDING**

**6.01 Credit Reports and Scores  
 6.02 Credit Basics  
 6.03 Understand Credit Cards**

**6.04 Protecting Yourself from Fraud: Identity Theft  
 6.05 Types of Insurance  
 6.06 Smart Consumer Spending**

**6.07 Major Expenditures: Housing, Transportation and Food**

**7.00 UNDERSTAND THE PRINCIPLES OF GIVING  
 7.01 Give to Others  
 7.02 Estate Planning**

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| **Course Materials** |

* 2” or 2 ½’ Binder (will remain in the classroom)
* Headphones are essential to this course
* Writing utensil (pens only)
* Box of tissues (not required, but greatly appreciated)

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| **Assessment and Grading Plan** |

**Grades in this class will be comprised classwork/homework, projects, and tests/quizzes.**

**Grading Scale Grading Policy**

100 – 90 = A GP 1 = 25%

89 – 80 = B GP 2 = 25%

79 – 70 = C GP 3 = 25%

69 –60 = D Final Exam = 25% of Semester Grade

59 or below = F

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| **Late Work Policy** |

Students have up to 2 days to submit late work when absent. Students will be expected to make up a test upon the first day returning from school if all material on the test had been covered prior to the student’s absence.

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| **Tutoring** |

TUES & THURS 7:20-7:50 am, FRI by appointment. Students needing extra assistance can schedule a time to meet.

**PERSONAL FINANCE - CLASSROOM GUIDELINES**

**MY MISSION: To provide a *positive* and *productive* learning environment in the classroom while empowering each student to reach his/her highest potential through relevant lessons, projects and interaction/collaboration among peers. As such, I expect the following from each student:**

**BASIC EXPECTATIONS  
Arrive to class on time and with a positive attitude  
Bring all required materials   
Keep all food/drinks in book bags (H2O permitted at tables in closed container)  
Put forth best effort at all times**

**BOOK BAG & CELL PHONE POLICY  
Students will place book bags and cell phones in the appropriate locations each day. Students may access book bags or phones with permission from the teacher.**

**RESTROOM POLICY  
Students may sign out to use the restroom during class time as needed. Students are expected to use the restroom closest to the classroom and for an appropriate amount of time.**

**CONTACT INFORMATION  
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