**Personal Finance - 8726**

**COURSE SYLLABUS**

# School Year: 2018-2019

**Course Description:**

This course prepares students to understand economic activities and challenges of individuals and families, the role of lifestyle goals in education and career choices, procedures I 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. English language arts and mathematics are reinforced.

**Class Requirements:**

* Be on time to class, the tardy policy will always be enforced!
* Be Prepared!
* Be Respectful to your fellow students and Mr. Knight! The “Classroom Rules and Policies” will be followed.

**Supplies Needed:**

* 3 Ring Binder with Paper
* Writing utensil (blue/black ink or pencil)

**Grading Scale:**

* Daily Assignments/Participation – 50%
* Tests & Projects – 25%
* Quizzes – 25%

State Required Exam: State Required Test – given at the end of course – will count for 25% of your final grade (there are no exemptions).

**Additional Information:**

Make-up work is your responsibility! Every day the past due assignment is late; it’s 10 points off for each day. (The teacher has the right to make changes as the year goes on). If you are absent, you have 2 days to make it up. If you choose to not do the work, you will have to come in the morning to make it up for partial credit. I am here at 7AM each morning.

You will be using the computer and classroom supplies to complete assignments. Any abuse to computer equipment will result in disciplinary actions. You are also required to follow the UCPS Internet Policy; any disregard to the policy will result in you losing your rights the Internet.

| ES #  Obj. # | Units, Essential Standards, and Objectives  (The Learner will be able to:) | Course  Weight |
| --- | --- | --- |
|  | **Total Course Weight** | **100%** |
|  |  |  |
| **1.00** | **Understand How to Take Charge of Your Financial Well‐Being** | **11%** |
| 1.01 | Money in Your Life | 4% |
| 1.02 | Financial Decisions | 4% |
| 1.03 | Setting Financial Goals | 3% |
|  |  |  |
| **2.00** | **Understand the Principles of Managing Your Money** | **15%** |
| 2.01 | Introduction to Depository Institutions | 4% |
| 2.02 | The Basics of Taxes | 2% |
| 2.03 | Statement of Financial Position | 3% |
| 2.04 | Income and Expense Statement | 4% |
| 2.05 | Spending Plans | 2% |
|  |  |  |
| **3.00** | **Understand the Principles of Earning** | **25%** |
| 3.01 | Invest in Yourself | 4% |
| 3.02 | Career Exploration | 4% |
| 3.03 | Preparing for Higher Education | 3% |
| 3.04 | Planning for Higher Education | 3% |
| 3.05 | Paying for Higher Education | 4% |
| 3.06 | Lifelong Employment | 3% |
| 3.07 | Getting Paid | 4% |
|  |  |  |
| **4.00** | **Understand the Principles of Receiving** | **8%** |
| 4.01 | Receiving from Family, Friends, and Non-profits | 4% |
| 4.02 | Receiving from Government Programs | 4% |
|  |  |  |
| **5.00** | **Understand the Principles of Saving and Investing** | **11%** |
| 5.01 | Choose to Save | 4% |
| 5.02 | Savings Tools | 3% |
| 5.03 | The Fundamentals of Investing | 4% |
|  |  |  |
| **6.00** | **Understand the Principles of Spending (includes protecting and borrowing)** | **26%** |
| 6.01 | Credit Reports and Scores | 4% |
| 6.02 | Credit Basics | 4% |
| 6.03 | Understanding Credit Cards | 3% |
| 6.04 | Protecting Yourself from Fraud: Identity Theft | 4% |
| 6.05 | Types of Insurance | 4% |
| 6.06 | Smart Consumer Spending | 3% |
| 6.07 | Major Expenditures: Housing, Transportation and Food | 4% |
|  |  |  |
| **7.00** | **Understand the Principles of Giving** | **4%** |
| 7.01 | Give to Others | 2% |
| 7.02 | Estate Planning | 2% |

Movies:

We will be watching a few movies as a part of our curriculum. Below is the list of movies that we may or may not be watching. Understand classroom instruction comes first! Please review and sign if you the parent approves the permission for your child to watch the movies.

-Catch Me if You Can (UNIT 6.00)

-Bee Movie (UNIT 3.00)

-Pursuit of Happiness (UNIT 2.00)

-The Devil Wears Prada (UNIT 3.00)

Parent signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_