

Personal Finance

Course Syllabus ---- Mrs. Brown

Course Description

Personal Finance is a course that provides students with basic financial tools and knowledge that will help enable them to build the lives they envision. The main focus is to understand how to plan for the future by planning for today.

REMEMBER: Financial Literacy is not a Skill --- It is a LIFESTYLE.

Activities

Students will use three online programs covering varying aspects of financial literacy including savings, banking, credit scores, credit cards, budgets/spending plans, college (loans/debt) and career, renting vs. owning, Insurance and taxes, investing and risk, wise consumer decisions.

Grading Scale

99% - 100%	A+	80% - 82%	B-	62% - 68%	D
92% - 98%	A	78% - 80%	C+	60% - 62%	D-
90% - 92%	A-	72% - 78%	C	Below 60% F	
88% - 90%	B+	70% - 72%	C-		
82% - 88%	B	68% - 70%	D+		

Things to Know

1. **Tardy** - must be in the room when the bell rings or else you will be tardy. 20 min detention after 3 tardies; 40 min detention after 6 tardies. Detentions are after school only and special assignments may be given.
2. **Absences** - it is important you see me for makeup work.
3. **Cell Phones**—No cell phones should be out in the classroom. NO TEXTING, NO VIDEO, NO GAMES, NO MUSIC. Listening to music on iPad or computer CANNOT come from YouTube or any other video source. NO VIDEOS OF ANY KIND. Turn on music and let play – PLEASE do not allow it to interfere with your work.
4. **Cheating** - First time caught - F on assignment. Second time - F for class grade.
5. **Teacher Instruction** – Please stay at your desk when I am speaking to the class. This is not the time to get a Kleenex, sharpen your pencil, throw something away, etc.
6. **Teacher's Desk Area** - The only items that may be used or borrowed from the desk area are Kleenex, hand sanitizer, stapler and pens/pencils from black cup only. Other items on the desk area, on shelves, cabinets, tables, etc. are off limits. Very important to NOT get behind the teacher's desks
7. **In general, students will not leave class during class time** – No bathroom, nurse, locker, locker room, etc. If, under special circumstances students must leave the classroom, the student's cell phone must be left at the teacher's desk.
8. **End of Class** - students will please remain at their computer until the bell rings.
9. **Attendance is important** in order to receive a passing grade in this class. Many assignments must be completed during class time only!

Please let everyone have the opportunity to be successful in this class
Let Me Teach – Let Others Do Their Work –
Show Respect!

Classroom Expectations

Be A Bobcat



Safe

Follow rules and Procedures.

Responsible

Be prepared for class and learning.

Caring & Respectful

Put others first. Respect self, others, & property.

Start of Class	In assigned area	Materials out and ready to work	Be Present Be Polite
Technology	Be a positive digital citizen	Use as a learning tool Appropriate sites Ready to use	Use technology for school appropriate learning activities
Instructional Time	Follow teacher directions Remain seated	Engage with the daily learning activities	Active listening Follow expectations Let others learn
Group Work	Follow directions	Actively participate	Respect each other's ideas and the process
Individual Work	Do your own work	Be on task	Work productively Do your best
End of Class	Remain seated Listen for teacher directives	Turn in work and/or Write down assignments	Work through the end of class