**Course Syllabus**

**PERSONAL FINANCE-2025-2026 School Year**

**Instructor: Dr. Duana Shears**

**Course Description:**

Personal Finance is a foundational course that introduces students to the principles of financial literacy for achieving personal goals. This course is designed to inform students about how the choices they make directly influence their occupational goals, future earning potential, and long-term financial well-being. Content provides opportunities for students to explore consumer behavior, legislation, consumer protection, consumer rights and responsibilities, financial decision-making, advertising and promotional techniques, individual and family money management, banking services, use of credit, income tax, and technology.

**Pre-requisites:**

None

**Course Objectives:**

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| Upon completion of this course, proficient students will be knowledgeable about how their decisions will impact their future and financial well-being in a global workforce and society. |

**Classroom Rules and Expectations:**

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|  | **Classroom Management Plan**   * Verbal reprimand * Conference with student with parent contact * Withdrawal of privilege(s) with parent contact * Other consequences determined to be reasonable and appropriate by the school administration.   **Cell Phones**  Please refer to the Madison City Schools Code of Student Conduct and Madison City Schools policy manual concerning wireless communication devices. |

* No gum, food, or drink is allowed in the classroom.
* The academic misconduct policy of the school will be strictly enforced in this course.
* The attendance policy of the school will be strictly enforced in this course.
* Any student who receives a failing grade during the course is urged to discuss this with the teacher.
* Please contact Dr. Shears with any questions or concerns. Appointment required if you need any additional class help.

**Credentialing:**

Students will have the opportunity to obtain an A\*S\*K- Concepts of Finance certification.

**Accommodations:**

Requests for accommodations for this course or any school event are welcomed from students and parents.

**Concerning Laptop Utilization:**

Student laptops should not be hard-wired to the network or have print capabilities. Use of discs, flash drives, jump drives, or other USB devices will not be allowed on Madison City computers. Neither the teacher, nor the school is responsible for broken, stolen, or lost laptops. Laptops and other electronic devices will be used at the individual discretion of the teacher.

**Grading Policy:**

Test grades will account for 70% of the 9-weeks grade, with the remaining 30% being determined by quiz/daily grades. The 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 classwork can be made up and graded for **excused absences only**. The final exam counts for 20% of the final grade.

**Make-Up Work Policy:**

If you are absent, it is your responsibility to see what you have missed. All work missed on the day(s) of the excused absence(s) must be made up within three school days after returning to school. It is your (the student) responsibility to turn this work into me by the third day. If you do not turn in the work within 3 days then it will become a zero. If you miss a test or quiz, we will schedule a time together to make-up the test or quiz.

**Embedded Numeracy, Literacy & Science**:

Opportunities for numeracy and literacy in the CTE class are critical and help support the goals of CTE in preparing students for college and/or career. Example anchor activities for mathematics include performing various addition and subtraction. Example anchor activities for literacy include: reading and applying personal finance concepts. Example anchor activities for science include: evaluating the components/materials/ingredients of things we purchase.

**Technical Writing:**

Students will learn to select and use appropriate language and layout for technical documents and write documents that are clear, accurate, and grammatically correct.

**CTSO**

**FBLA-** Future Business Leaders of America (FBLA) is a co-curricular component of the Business/Marketing program. Although FBLA membership is completely voluntary, it enhances classroom instruction, develops leadership skills, and provides opportunities for professional growth and service. Meetings and service projects will be announced and conducted during Refuel. FBLA membership is $25.

**Course Materials:**

Access to Schoology/General School Supplies (paper, pencil/pen, calculator)

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| **18 - WEEK INSTRUCTIONAL DELIVERY PLAN\*** | |
| **WEEK 1** | **Class Introduction , Begin Unit 1, ICEV Account Creation** |
| **WEEK 2** | **Continue Unit 1 , A\*S\*K Concepts of Finance Overview/Practice, Everfi** |
| **WEEK 3** | **Finish Unit 1 , Begin Unit 2, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 4** | **Continue Unit 2, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 5** | **Finish Unit 2 , Begin Unit 3, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 6** | **Continue Unit 3, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 7** | **Finish Unit 3 , Begin Unit 4, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 8** | **Continue Unit 4, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 9** | **Finish Unit 4 , Begin Unit 5, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 10** | **Continue Unit 5, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 11** | **Finish Unit 5, Begin Unit 6, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 12** | **Continue Unit 6, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 13** | **Finish Unit 6 , Begin Unit 7 A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 14** | **Continue Unit 7, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 15** | **Finish Unit 7 , Begin Unit 8 A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 16** | **Continue Unit 8, A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 17** | **Finish Unit 8, Begin Unit 9 A\*S\*K Concepts of Finance Practice, Everfi** |
| **WEEK 18** | **Finish Unit 9, Semester Exam Review, Semester Exam** |

**\* This syllabus serves as a guide for both the teacher and student; however, during the term it may become necessary to make additions, deletions or substitutions.**

**Dear Parent/Guardian,**

**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 fill out the online form with the link provided below. Please provide a current email address and phone number at which I can contact you should the need arise. Please contact me at school with any concerns.**

**Thank you,**

**~Dr. Shears**

**Instead of printing out a page saying you have received and read the syllabus, please fill out this online form with your contact information!**

[**https://rb.gy/i2fis**](https://rb.gy/i2fis)