



MONEY, MONEY, MONEY

Syllabus

Discovery Middle School
1304 Hughes Road
Madison, AL 35758

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Course Description:	<i>Personal finance is a course designed to help students understand the impact of individual choices on occupational goals and future earnings potential. Real world topics covered will include income, money management, spending and credit, as well as saving and investing. Students will design personal and household budgets; simulate use of checking and saving accounts; demonstrate knowledge of finance, debt, and credit management; and evaluate and understand insurance and taxes. This course will provide a foundational understanding for making informed personal financial decisions.</i>
Course Objectives:	At the conclusion of this class, students will be able to complete the basics of checking, saving, budgeting, paying for college, credit and taxes.
Classroom Management Plan:	<p>DMS Classroom Management Plan</p> <ul style="list-style-type: none">• Warning• Conference with student with parent notification• Parent Contact• Referral to administration for repeat Class I violations and initial Class II and III offenses---Consequences determined to be reasonable and appropriate by the school administration.
Wireless Communication Devices	Effective July 1, 2025, the use, operation, or possession of Wireless Communications Devices, including but not limited to cellular telephones, tablet computers, laptop computers, pagers, gaming devices, smart watches, and earphones or headphones in school buildings or on school grounds during the Instructional Day, is prohibited.

	Violation of Board policy with respect to such use, operation, or possession of Wireless Communication Devices will constitute a Class II violation.
Classroom Expectations:	<p>Classroom Rules and Procedures:</p> <ol style="list-style-type: none"> 1. Be on time, on task, and prepared to learn everyday. 2. Keep all personal electronics put away. 3. Respect the teacher, the classroom, other students, and yourself. 4. Be responsible for your own learning. 5. Clean up after yourself. 6. Follow all small group rules.
Textbook:	This class will not use a textbook.
Grading:	<p>Test grades will account for 60% of the 9-weeks grade, with the remaining 40% 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 work can be made up and graded for excused absences only.</p>
Make-up Work:	<p>Under normal circumstances, it is expected that students will submit <u>previously</u> assigned work upon return to school after an excused absence. All work missed on the day(s) of excused absences must be made up within a timeframe determined by the teacher. It is the responsibility of the student to ensure he or she makes up work following excused absences. Students will not receive credit for and will not be allowed to make up any assignments, tests, work, activities, etc., missed during unexcused absences. (DMS 2025-2026 Student Handbook)</p>
Late Work:	<p>For work turned in late, the following policy will apply:</p> <ul style="list-style-type: none"> • The assignment will drop one LETTER grade for each school day that passes. For example, if an assignment is turned in one school day late, the highest a student can receive is 89%; two days late, 79%, etc. <p>1 day late = maximum credit 89% 2 days late = maximum credit 79% 3 days late = maximum credit 69% 4 days late = maximum credit 59% 5-10 days late = maximum credit 50%</p>

	<ul style="list-style-type: none"> • Half credit is always better than no credit! Until work has been made up, "Missing" (which counts as a zero) will be put in the grade book. This will be updated once work is completed and turned in.
Accommodations:	Requests for accommodations for this course or any school event are welcomed from students and parents.
Technology	<p>Concerning laptop utilization:</p> <ol style="list-style-type: none"> 1. Student laptops should not be hard-wired to the network or have print capabilities. 2. Use of discs, flash drives, jump drives, or other USB devices will not be allowed on Madison City computers. 3. Neither the teacher, nor the school is responsible for broken, stolen, or lost laptops. 4. Laptops will be used at the individual discretion of the teacher and should be brought to school daily.
Materials and Supplies:	<ol style="list-style-type: none"> 1. <i>Calculator</i> 2. <i>Lined Paper</i> 2. <i>3 Pencil</i> <p><i>Wish list: Tissues, Hand Sanitizer, Clorox Wipes, Paper Towels</i></p>

9 Week Plan *Subject to Change	
Week	Unit
1	Student expectations, Consumer Skills
2	Consumer Skills, Checking, Saving
3	Saving
4	Credit
5	Identity Theft, Insurance
6	Investing
7	Budgeting
8	Paying for College
9	Taxes

