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| ***Course Description:*** | | The Personal Finance course focuses on integrated areas of instruction of career development, financial literacy, and technology. Course content ranges from personal financial planning, consumer protection, and financial literacy. Mastery of the content standards provides a strong foundation for student acquisition of the skill of money management that enables them to achieve success in money matters. |  |
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| ***Classroom Management Plan:*** | | **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**  Cell phones and earbuds/headphones will not be allowed to be used during classroom instruction time. Phones and earbuds/headphones will be put away in a location designated by the teacher and placed in silent mode. In secondary schools, students will have access to their phones and earbuds/headphones outside of classroom instruction time such as between classes and lunch. Failure to follow these procedures will result in a disciplinary referral to the office. |  |
| ***Classroom Expectations:*** | | You are expected to conduct yourself in a respectful and productive manner. In addition to all the rules and expectations listed in the student handbook, I expect you to have a positive attitude, treat others with respect, practice self-discipline, and demonstrate responsibility. If these conditions are not met, you can expect one-on-one meetings with me, parent/instructor conferencing, and administrative action, if necessary.  **Concerning the use of cell phones and other electronic devices:**  Devices should be on silent and kept in your purse, backpack, or pocket during class unless otherwise instructed. You may not place it on your desk. Parents, guardians, and other family members should call the front office in case of emergency.  If you violate this rule, you can expect the following consequences:   * *First offense* – The phone or device will be placed in a phone chart at the front of the room. You may pick it up at the end of class. * *Second offense* – The phone or device will again be placed in a phone chart at the front of the room until the end of class and a parent/guardian will be notified. * *Third offense* – This is defiance and I will notify an administrator. |  |
| ***Grading Policy:*** | | Major assessments will count 70 percent of your grade. Homework and classwork will account for 30 percent of your grade. Grades will be updated weekly in PowerSchool. Each grading period will consist of nine weeks. |  |
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| ***Make-up Work Policy:*** | | **Make-up tests** will **only** be given to a student who has an **excused absence**. **The student must make arrangements with the teacher to take a make-up test.** **Tests may be taken during Patriot Path with prior arrangement from each teacher.**  A student only has two chances (the next two Patriot Paths after the absence) to make up a test. All make-up tests will be administered in the designated classroom on the Patriot Path session roster.  **Homework/Classwork:** Students who are absent for **excused reasons** will be permitted to make up missed work. **It is the student’s responsibility to get their work assignments the day upon return to school and complete the assignments according to a time frame determined by the teacher within two weeks of the date of the last absence**. Grades of zero will be assigned for assignments missed because of unexcused absences. |  |
| ***Text and Other***  ***Required Reading:*** | | All required texts will be provided. |  |
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| ***Materials and***  ***Supplies Needed:***  ***Laptops***  ***Turnitin Notice***  ***(English Courses)***  ***Accommodations*** | | Laptops  **Concerning laptop utilization:** 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 and other electronic devices will be used at the individual discretion of the teacher.  The majority of writing assignments in this course will be submitted to Turnitin via the Schoology learning platform. Turnitin generates a report on the originality of student writing by comparing it with a database of periodicals, books, online content, student papers, and other published work. This program will help students discern when they are using sources fairly, citing properly, and paraphrasing effectively - skills essential to all academic work.  Students will have the opportunity to review their Turnitin originality report and will have the opportunity to make revisions before submitting their work for grading. Once their work is submitted, teachers have the opportunity to view the student/s originality report and grade accordingly.  Requests for accommodations for this course or any school event are welcomed from students and parents. |  |
| **Example: 18 – WEEK PLAN\*** | | | |
| **Days of Teaching Approx. 4** | **Unit 1** Personal Financial Planning | | |
| **Days of Teaching Approx. 7** | **Unit 2** Financial Literacy: Personal Finance Basics | | |
| **Days of Teaching Approx. 6** | **Unit 3** Financial Statements and Recordkeeping | | |
| **Days of Teaching Approx. 6** | **Unit 4** Creating a Personal Budget | | |
| **Days of Teaching Approx. 4** | **Unit 5** Money Matters | | |
| **Days of Teaching Approx. 8** | **Unit 6** Understanding Personal Taxes | | |
| **Days of Teaching Approx. 8** | **Unit 7** Saving and Investing Strategies | | |
| **Days of Teaching Approx. 4** | **Unit 8** Plan for Life | | |
| **Days of Teaching Approx. 3** | **Unit 9** Financial Decision-Making Factors | | |
| **Days of Teaching Approx. 7** | **Unit 10** Retirement and Estate planning | | |
| **Days of Teaching Approx. 9** | **Unit 11** Cost of Education and Training | | |
| **Days of Teaching Approx. 5** | **Unit 12** Avoiding Financial Schemes and Fraud | | |
| **Days of Teaching Approx. 6** | **Unit 13** Borrowing Basics | | |
| **Days of Teaching Approx. 7** | **Unit 14** Car-Buying Basics | | |
| **Days of Teaching Approx. 4** | **Unit 15** Financial Literacy: Getting Organized | | |
| **Days of Teaching Approx. 10** | **Unit 16** Jobs, Careers and Education | | |
| **Days of Teaching Approx. 5** | **Unit 17** Introduction to Credit | | |
| **Days of Teaching Approx. 5** | **Unit 18** Financial Literacy: Credit and Loans | | |
| **Days of Teaching Approx. 4** | **Unit 19** Debit and Bankruptcy | | |
| **Days of Teaching Approx. 6** | **Unit 20** Financial Literacy: Saving, Loans, and Investments | | |

**\*This is a tentative plan and may change at the discretion of the teacher.**

**Please sign below to acknowledge that you have received, read, and understood the syllabus.**

**Student name**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Student signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Parent/guardian name**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Parent/guardian signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Parent/guardian, please provide two ways for me to contact you (email address, phone numbers):**

Parent/guardian Email:

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Parent/Guardian Phone number:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_