



# Liberty Middle School

281 Dock Murphy Drive, Madison, Alabama 35758

## Money! Money! Money!

### Mrs. Lauren Johnson

<b>Teacher Contact Information</b>	<b>Email:</b> lnjohnson@madisoncity.k12.al.us <b>Phone:</b> 256-430-0001 Ext. 83218
<b>Classroom Digital Platforms</b>	<b>Webpage Link:</b> <a href="https://www.madisoncity.k12.al.us/Page/10159">https://www.madisoncity.k12.al.us/Page/10159</a> All materials used in class will be posted in Schoology.
<b>Textbook Information</b>	This class will not use a textbook.
<b>Course Description</b>	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.
<b>Course Objectives</b>	At the conclusion of this class, students will be able to complete the basics of checking, saving, budgeting, paying for college, credit and taxes.
<b>Course Outline</b>	Unit 1: Money in Our Lives Unit 2: Consumer Skills Unit 3: Budgeting Unit 4: Credit Unit 5: Saving Unit 6: Investing Unit 7: Protecting Yourself; Identity Theft/Insurance Unit 8: Paying for College Unit 9: Taxes
<b>Classroom Expectations</b>	<ol style="list-style-type: none"> <li>1. Cell phones must be powered down and in your backpack from 8:15 am - 3:20 pm.</li> <li>2. Be seated and ready for class when the bell rings. Students tardy to class will receive a detention per LMS policy.</li> <li>3. Come prepared for class. Bring all necessary supplies.</li> <li>4. Respect your teacher, your classmates, and yourself.</li> <li>5. If it's not yours, don't touch it. Keep your hands and feet to yourself.</li> </ol> <p>All students must follow the <a href="#">Madison City Schools Code of Conduct</a>.</p>
<b>Technology &amp; Cell Phone/Digital Device Procedures</b>	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, 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. Madison City Schools has

	<p>outlined an Electronic/Wireless Device Policy (Policy 6.20) on page 137 of the MCS Policy Manual.</p> <p>Students should bring their MCS chromebooks and chargers to class each day. Teachers monitor student activity and participation; however, students are responsible for their activity on school-issued devices and using their MCS accounts.</p>
<b>Progressive Discipline</b> (LMS Policy)	<p><b>Step 1:</b> Verbal warning  <b>Step 2:</b> Student/teacher conference  <b>Step 3:</b> Parent contact/conference  <b>Step 4:</b> Detention and a parent contact  <b>Step 5:</b> Referral to administration for repeat Class I violations and initial Class II and Class III offenses (<a href="#">Madison City Schools Code of Conduct</a>)</p>
<b>Grading Policy</b> (MCS Policy)	<p><b>60%</b> = Assessments (Indicator Tests and Retakes)  <b>40%</b> = Daily Grades (Quizzes, Homework, Classwork, Projects, and Participation)</p> <p>Grades will be a reflection of mastery of the standards. All work/steps must be shown to ensure full credit on any assignment. Without documentation showing how the problems were solved, credit may not be given, even if answers are correct. Grades are posted in PowerSchool.</p>
<b>Late Work Policy</b>	<p>For work turned in late, the following policy will apply:</p> <ul style="list-style-type: none"> <li>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.</li> </ul> <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"> <li>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.</li> </ul>
<b>Make-up Work/Test Policy</b>	<p>Students with excused absences will be allowed to make-up all work within three days of returning to school. It is the student's responsibility to ask for make-up work. Students can get with a classmate or ask the teacher for help. Work that is not made up will become a zero (including quizzes/tests).</p>
<b>Materials &amp; Supplies</b>	<p>A ½ inch binder with divider tabs or a designated folder or section of a notebook.</p> <p><u>Teacher Wish List:</u></p> <ul style="list-style-type: none"> <li>Kleenex (PRIORITY!)</li> <li>Hand sanitizer</li> <li>Colored paper</li> <li>Black Expo Markers (regular and fine tip)</li> <li>Pencils (Wooden, pre-sharpened)</li> </ul>
<b>Homework</b>	<p>Any work not completed in class is subject to being completed at home. All homework is due at the beginning of class the day after it is assigned (unless another due date is specified).</p>
<b>Parent &amp; Student Acknowledgment Form</b>	<p>Please complete the Syllabus Agreement Form acknowledging that you have fully read and understand each part of this syllabus. (This form must be completed <u>together</u> by both parent/guardian and student.)</p> <p>I am so excited to begin this new year with you! We are going to have a great year of learning and growing!</p>

*This syllabus is subject to change.*