

Personal Finance



Personal Finance focuses on the student's role as a citizen, family member, and consumer as an active participant in today's society. The intent is to inform students of their various economic and financial rights and responsibilities. This this course will help students have a better understanding of their own wants, needs, and values, and develop skills to help them manage money and make responsible financial decisions. We will be using the Dave Ramsey *Foundations in Personal Finance* curriculum. Students will have access to an on-line textbook. Topics include:

Ch. 1: Intro. to Personal Finance

Ch. 2: Savings

Ch. 3: Budgeting

Ch. 4: Debt

Ch. 8: Investing & Retirement

Ch. 9: Insurance

C. 11: Careers and Taxes

Additional Resources and Information:

- foundationsU.com – budgeting tools, financial calculators, etc.
- My teacher page on the PHS school website – class assignment calendar, and copies of all my notes and assignments
- Wazzle – check your grades, attendance, etc.

Expectations:

- Treat everyone with courtesy and respect
- Do not interrupt the learning process – no cell phones or ear buds without teacher permission
- Take responsibility for your behavior and learning
- Come to class on time & prepared (mind & materials)
- Check the gradebook regularly
- Behave with integrity

Mrs. Carter: General Classroom Information

Grades - Grades are based on the number of points earned (from tests, tasks, quizzes, assignments, class activities, projects and participation points) out of the total possible. Please check your grade frequently. Grades will be issued on the following basis:

A = 90 - 100% **B** = 80 - 89% **C** = 70 - 79% **D** = 60 - 69% **F** = below 60%

Assignments/Homework

- * **Don't throw your papers away.** Compare them against the grade printouts for accuracy and see me **promptly** if you have questions/problems.
- * **Label** your work. (name, date, class period and assignment title)
- * Assignments are due at the **beginning** of the class period. Late work is worth ½ **credit** and will not be accepted after the unit has been completed (test day).
- * It is the **student's responsibility** to make up missed work. Check my teacher page on the district's web site and/or the absentee folder. Students with pre-arranged absences, including sports, clubs, field trips and other school activities should see me **beforehand** to pick up their assignments.

Tests and Quizzes

- * A missed test/quiz must be taken within **one week** of the original date or a "0" will result. If it is missed because of an **unexcused absence** it will be worth a maximum of 80% of the original point value.
- * No retakes on tests & quizzes. Study and review/Be prepared. Plan to do quality work the first time.
- * **Do not cheat.** Your character and integrity matter more than your grade. Cheating will result in a "0" score, a call home and an office referral.

Behavior and Participation - Your behavior impacts the effectiveness of the class and the tone of the room, so make good choices. **Warriors are:**

Respectful - Be polite, considerate and demonstrate good manners. Eliminate all WMDs. (tardies, unnecessary electronics, inappropriate dress, behaviors and/or language that cause distractions and/or interruptions, etc.).

Responsible - Come to class on time and prepared to learn. Bring all necessary materials (paper, pencils, erasers, notebook/binder, your textbook, a calculator, etc.) Plan to stay in class the entire period. (Use the restroom on the way here and bring a water bottle if you tend to get thirsty.) If you must leave the classroom, do so only with my permission. Take ownership of your behavior and your choices.

Cooperative - Listen for and follow directions. Participate; be attentive and engaged in class activities. Be prepared to work with and listen to others. Bring a positive attitude.

Persevering - Plan to work hard. Learning takes an investment of time and effort. Ask for help if you need it, but don't give up.

Safe – Behave in ways that honor the physical, emotion, and social safety of yourself and others. Be careful with both personal and school property.