**Personal Finance and Economics**

Economics is the hardest of the High School Social Studies courses, but it also the one that scholars tend to find the most useful in their lives. This is a course that requires not just being able to spout out information, but analyzing what you see and being able to interpret that information. There are standards that need to be covered, but as long as we are able to get through those, I will also work in more personal finance topics to help you in the real world (budgeting, balancing accounts, the stock market, etc.). Also, as long as the state of Georgia has it, we will be participating in The Stock Market game competing against other schools.

Economics is about choices. In this course we will look at systems and ideas that influence how individual people make financial decisions (Personal Finance), how businesses make financial decisions (Microeconomics), how countries make financial policies (Macroeconomics), and why countries trade with each other (International Economics).

There will be more notes than in the past, including charts to demonstrate ideas. Scholars will be expected to do research, but also be able to pull information out of given texts to answer questions appropriately. Everything will be posted and can be turned in in Google Classroom, but hard copy assignments will be penalized if they are turned in without a name.

Most of the text of the course can be found at: <http://gavirtuallearning.org/Resources/SharedEconomics(SSCopy).aspx>

Supplemental Materials can be found at [www.khanacademy.org](http://www.khanacademy.org)

**Course Units and Standards**

Unit 1: Fundamentals of Economic Decision Making

Unit 2: Microeconomics, Macroeconomics, and International Economics

Unit 3: Personal Finance

**Georgia High School Standards of Excellence for American Civics and Government:**

<https://www.georgiastandards.org/Georgia-Standards/Documents/Social-Studies-American-Government-Civics-Georgia-Standards.pdf>

**Classroom Procedures**

1. Come in, get what you need for class out, and sit down.
2. Classroom discussion and notes. Advisor will let you know what is going on and give any notes or direction that are needed. If you have a question pertaining to our government, this is the time to ask. Some days there will be no notes and you will just continue on with the work from the previous day.
3. Work time. Scholars will be given time to work on the assignments. Unless specifically stated, scholars may work together and help each other out; but if too much talking occurs that prevents work, the advisor has the right to stop collaborative work.
4. Close the class with questions or further direction as needed. Advisor will ask for questions or may ask for a ticket out the door so as to help scholars with questions.

**Grading Weights**

1. Class work and homework are worth 100 points. All assignments in a week will be divided up and be worth a fraction of 100 so that a perfect score on all of them will add up to 100 points.
2. Class projects, tests, and quizzes are weighted to be worth twice the amount. This means that a multiplier of 2 will be put on these scores.
3. Final exam is worth twenty percent of your semester grade. The Final will cover material presented over the course of the entire semester.
4. The only extra credit allowed is by doing lessons in Khan Academy, worth two points for each activity completed in Khan Academy. **IF you do a lot of these, they can lift your grade.** If you don’t do many, the impact is minimal on your grades.

**Grading Scale**

90-100: A

80-89: B

70-79: C

69 and Below: F

The state of Georgia requires that all scholars pass this course in order to graduate from high school. If your final grade is between a 60-69 at the end of the year, you will be given the opportunity to complete Credit Repair to lift your grade to passing. If your final grade is less than a 60, you will have to either complete Credit Repair or retake the course in order to receive credit.

**Mr. Mournighan’s Classroom Rules**

1. No cell phones or personal devices. Per school policy, cell phones should not be turned on in the classroom. It is even better if they stay at home or in your backpack/bookbag if you have one. Personal devices for music will also not be allowed without advisor permission. If your parent needs to contact you, they need to contact the office and the office will pass on any messages. These are following school rules.
2. No chewing gum in my classroom. Tired of picking it up or having scholars stick their legs or hands in gum under the tables. If I have to consistently remind you, it becomes a matter of disrespecting the teacher and you will receive a home referral or an office referral.
3. The only outside food or drink allowed in my classroom is water. I have spent way too much time cleaning up trash and food particles left behind. This is also per school policy. You will get one warning. After that, I reserve the right to take it from you and throw it in the trash.
4. When I am talking to the class at the front of the room, it is rude to just get up and walk to the trash can or other places without permission. Most of the time you can hold on to it and wait until I am done. If you really need to blow your nose or your pencil broke and you need to sharpen it, just raise your hand so I know what you are doing.
5. Turn in your work on time. Some work will be graded for accuracy and some will be graded for effort (did you try to actually complete it). Work turned in after the due date will receive a point deduction. You can turn in hard copies of assignments, but if you turn in work without a name, a five point deduction will automatically be taken from your score once it has been determined it was yours.
6. Each scholar will have two assignment passes per semester that they can use to be exempt from a missing assignment or an assignment with a low grade. These can not be used for tests, quizzes, and projects. It is the responsibility of the scholar to email the advisor which assignment they would like to use the pass for and why the assignment was not completed or done poorly. If the advisor does not receive an email from the scholar, then the assignment pass will not be applied.
7. If you fail a test or get a grade lower than you would like, you can retake the test. Just like with homework passes, you need to email me with your request to retake the test and tell me why you failed the test and what you intend to do to improve your score. All retakes must be done after school and can not replace class time. Your final grade will be the higher of the two test scores.
8. I try not to have homework, but it will happen at times. Usually homework will be assignments that are not completed in class.
9. You will have to take notes yourself. No taking pictures of notes on the board (see rule #1) or communal notes.
10. Things that are on Mr. Mournighan’s desk are for his use. Please do not grab things from my desk without permission.
11. Make sure you are doing your work. Consequences can be imposed if you are seen not working.
12. Don’t worry about mistakes. That is how you learn.
13. Come in, sit down, and follow the procedures.

**Grades 9-12 Late Work Guidelines**

All assignments, including In-class, homework and large projects will be due on the Friday after the “due date”. All assignments, including In-class, homework and large projects will be due on the Friday after the “due date”. The “due date” is the date we stop working on that assignment in class.   We may stop working on it in class earlier in the week, but if you turn it in by Friday it will not be counted as late. However, once we pass the due date, the class is moving on and work not completed will need to be completed on your own time to be turned in on Friday.

Full credit will be given for work submitted by the assigned date. Scholars may earn partial credit for assignments submitted past the assigned date/class period based on the following:

* Up to 3 days after the Friday things are due - 10% deduction for **each** day past the assigned date. After three days, the highest possible grade will be a 70.

**How Absences Affect Late Work**:

**Excused Absences**

Full credit will be given to scholars with excused absences for work submitted by updated due dates based on our handbook, page 15.

* Extension to due dates equal to number of days absent
* Upon returning to school, complete Missing Work Form to update due dates with advisor

**Unexcused Absences**

Full credit will be given to scholars with unexcused absences for work submitted by original due dates, or upon their return to school, when original due dates occurred during absences.

**Final Exam Exemptions**

Scholars must meet the following criteria to be eligible to exempt the final exam.

• 95% or higher cumulative class average

• 5 or fewer unexcused absences across all enrolled courses, or, for scholars who enter during the school year, no more than 10% of days enrolled at FCS

• No discipline referrals for the class and no out-of-school suspension for the school year.

OR

• 90% or higher cumulative class average

• 2 or fewer excused or unexcused absences, across all enrolled courses, for the school year and no more than 10% of days enrolled at FCS

• No discipline referrals for the class and no out-of-school suspension for the school year.

Scholars that are exempt from an exam may still attend the class for which they are exempt but will not be required to take the exam. If a scholar is not given an exemption form, does not meet the criteria to exempt an exam, and does not attend school on exam day, that scholar will receive a grade of “0” for that exam.

**PLAGIARISM AND SCHOLAR WORK**

Plagiarism is the act of claiming the work of others (ideas or words) as your own. It is academic dishonesty and, like other forms of cheating, hurts the scholar who engages in it. Also, it diminishes the efforts of scholars who did the hard work of learning and creating to then have their ideas and words stolen. Scholars must always cite their source material. When advisors are concerned that scholars have committed plagiarism, they may submit scholar work to an anti-plagiarism website such as Turnitin.com.

At Furlow, scholars must write original papers, letters, articles, poetry, scripts, and any other assigned written communication. Any writing assignments from any class (not just ELA) must be at least 67% original and contain no more than 33% cited material. Any work turned in which contains paraphrased or quoted material must have the proper citations using MLA or APA guidelines. Failure to adhere to these guidelines may result in no academic credit and additional disciplinary action. The minimum penalty for plagiarism is a zero for the work. Advisors may request resubmission of the assignment with original work.

Scholars who willfully disregard the plagiarism policy may be disciplined subject to the discipline schedule. Repeated offenses over the scholar’s academic career may result in further actions by the administration. All instances of plagiarism will be recorded in Infinite Campus.

Cheating will not be tolerated at Furlow; scholars who cheat will be disciplined subject to the discipline schedule.

**ELECTRONIC DEVICES**

Furlow prohibits the use of the following electronic devices on the school campus unless explicitly directed by advisors: cell phones, iPods, iPhones, iWatches, CD players, digital cameras, electronic games and toys, laser pointers, laptop computers, tablets, iPads or any other electronic devices (unless a child’s I.E.P. requires the use of such a device).

**CELLPHONE POLICY**

Cellphones in the classroom can be fabulous tools for advisors and scholars alike; however, they can also be a significant distraction from learning and a source of discipline issues. Cellphone use by scholars is prohibited at Furlow unless the scholars are directly instructed by their advisors to use their phones for educational purposes. We understand that many parents feel safer when their child has a cell phone in their possession. Older scholars who participate in after-school athletics or activities may need their cell phone to contact their parent when directed by the coach, advisor, or after-school personnel. This is the only exclusion to the Furlow Cell Phone Policy.

In order to protect the integrity of the educational environment, scholars are specifically prohibited from using any cell phones during school hours. School hours are defined as beginning with the scholar’s arrival on campus and ending when the scholar has left for the day.

Scholars will be held harmless for possessing cell phones if they follow the procedures listed below: Upon entering the classroom, all scholars must turn off their cell phones and store their cell phones in an interior pocket of their backpack. The school will not be held responsible for lost or damaged scholar cell phones. The cell phone must stay turned off and out of sight until the scholar has left campus for the day. Cell phones should not be stored in pants pockets, exterior/visible pockets of the backpack or purse, and should not be out in the classroom, bathroom, lunchroom, gym, or any other location of the school premises. Parents, PLEASE do not ask your child to call or text you from a cell phone during school, and please do not text or call your child on his/her cell phone during the school day. Should you have an emergency, please call the front office.

Parents should not text or call children on their cell phone or smart device during school hours.

Should you have an emergency, please call the front office. If a cell phone is seen or heard, it will be confiscated. Smart watches being used as smart devices will be confiscated. The guidelines for cell phone or other electronic devices violations are as follows:

1st offense: Parents/Guardians will be contacted and asked to pick up the phone from an administrator.

2nd Offense: Scholar must pay $25.00 and parent/guardian will be contacted and asked to pick up the phone from an administrator.

3rd offense: Scholar must pay $50.00 and parent/guardian will be contacted and asked to pick up the phone from an administrator.

After 3rd offense: Discipline will be at the discretion of the administrators.

If a scholar refuses to give a cell phone or electronic device to an advisor, the advisor may write the student up on a discipline referral. Administration may assign up to five days in ISS for non-compliance.

**TECHNOLOGY USE** It is the belief of the Furlow Governing Board that the use of technology for the purpose of information acquisition and retrieval is an important part of preparing children to live in the 21st century. The Governing Board further believes that a “technology rich” classroom can significantly enhance both the teaching and learning process. This technology includes computer hardware, software, local and wide area networks, and access to the Internet. Due to the complex nature of these systems and the magnitude of information available via the Internet, the Furlow Governing Board believes guidelines regarding acceptable use are warranted in order to serve the educational needs of scholars.

The school’s technology resources are provided for educational purposes that promote and are consistent with the instructional goals of the Furlow. Use of computers and network resources outside the scope of this educational purpose is strictly prohibited. Scholars and employees accessing network services or any school computer shall comply with the school’s acceptable use guidelines. The school reserves the right to monitor, access, and disclose the contents of any user’s files, activities, or communications.

Email accounts are provided to advisors and scholars as long as they are active in the school. They will be deleted when their status changes.

It must also be understood that the Internet is a global, fluid community, which remains largely unregulated. While it is an extremely valuable tool for educational research, there are sections that are not commensurate with community, school, or family standards. It is the belief of the Board that the Internet’s advantages far outweigh its disadvantages. The Furlow Board will, through its administrative staff, provide an Internet screening system which blocks access to a large percentage of inappropriate sites.

Additionally, access to the Internet and computer resources is a privilege, not a right. Therefore, users violating the Furlow Board’s acceptable use policy shall be subject to revocation of these privileges and potential disciplinary action. Contact should be made in writing stating the nature of the grievance and indicating how you may be reached in order to schedule a conference. Furlow Charter School supports the rights of scholars and staff to have reasonable access, in school, to various information formats and believes it is incumbent upon scholars and staff to use this educational advantage in an appropriate and responsible manner.