

**Huntland Schools**  
Course Syllabus – Personal Finance

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**Course Information**

Credit: ½ credit

School Year: 2021-2022

Class Location: Room 17

**Teacher Information**

Name: Ms. Janet Colburn

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Email: janet.colburn@fcstn.net

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**Course Description:**

Personal Finance is a foundational course designed to inform students how individual choices directly influence occupational goals, future earning potential, and long term financial well-being. The standards in this course cover decision-making skills related to goal setting, earning potential, budgeting, saving, borrowing, managing risk, and investing.

**Supplies Needed: USB Drive is a REQUIREMENT for this class.** Pencils and/or pen, notebook or binder and small calculator.

**Grading Policy:**

Students will be assessed using the following: Daily Work\*Labs/Projects\*Standard Tests\*Quizzes\*Participation

**Make-Up Work Policy/Late Work Policy:**

Students are responsible for making up work missed from any excused absences within three days of returning to school. After three days a zero will be your grade.

**Grading Scale:**

A	93-100
B	85-92
C	75-84
D	70-74
F	Below 70

**Classroom Expectations:**

1. Arrive to class on time, work is expected from bell to bell.
2. Be prepared. Cell phones **MUST** be off and put in pocket holder immediately when entering the classroom.
3. Respect your classmates and teacher.
4. Inappropriate language will not be permitted.
5. No personal grooming in class (Be mindful of strong cologne/perfume).
6. No eating, drinking, cell phones, or other electronic devices are permitted in the classroom.
7. Follow county Internet policy – no changing of any kind to computers.
8. At the end of class, you **MUST** log off all programs and computers.

### **Class Requirements:**

If you are absent, it is YOUR responsibility to make up the assignments and/or tests when you return. If you do not make up your missing assignments within the three day timeframe, your grade will be a zero. It is YOUR responsibility to come before or after school to catch up on missed work from your absences. I may not be able to re-teach the lesson during class time. You can check planbook weekly on my website for assignments.

**Text:** Foundations of Financial Literacy - this will be an online book and workbook. We will also use other materials in this class. All materials will be given to students at required time.

### **Consequences/Discipline:**

1. Coming into class after the bell has rung will result in an unexcused tardy. One tardy in a semester will result in a warning. For every other unexcused tardy, the student will need to present a tardy slip from the attendance office. The fifth tardy to class will result in Saturday School assignment.
2. Instances of disrespect or general misbehavior will result in one or several of the following actions:
  - Verbal Warning
  - Private conference between you and the teacher
  - New seating assignment
  - Parent conference
  - Refer to administration

### **Plagiarism, Cheating, and Academic Integrity:**

Plagiarism is the practice of copying words, sentences, images, or ideas for use in written or oral assessments without giving proper credit to the source. Cheating is defined as the **giving or receiving of help** on anything that has been determined by the teacher to be an individual effort. Both are considered serious offenses and will significantly affect your course grade.

### **Methodology:**

A combination of lecture, class discussion, presentations, videos, cooperative learning, projects and problem-based learning will be used in this course. Grades will be determined by the satisfactory and timely completion of assignments. Below is an overview of topics/units and major assessments for this course. **Please note dates/timeframes are subject to change and are only an estimate.**

<b>Unit/Topic</b>	<b>Course Activities</b>	<b>Assessments/ Assignments</b>	<b>Timeframe</b>
Safety/FBLA Introduction to Financial Literacy Managing Your Finances	Individual/Small Group Activities	Quiz/Project	Week 1
Personal Financial Landscape Young Adult and Family Finances	Individual/Small Group Activities	Quiz/Test, Project	Week 2
Income & Taxes Tax Returns Government Spending	Individual Work/Activities	Quiz/Test, Classwork Income Sheets	Week 3
Banking/Financial Providers Checking Accounts	Individual Work/Activities	Quiz/Test, Notes, Classwork	Week 4
Checking Accounts	Individual Work/Activities	Quiz/Test, Project	Week 5
Checking Accounts Savings Plans Identity Theft	Individual Work/Activities Project	Quiz/Test, Classwork, Projects	Week 6
On Your Own - Speaker	Individual Work/Activities Project	Quiz/Test, Classwork, Project	Week 7
Investing Retirement Planning	Small Group Individual Work/Activities	Quiz/Test, Classwork	Week 8
Credit Credit Management	Small Group Individual Work/Activities	Quiz/Test, Classwork	Week 9
Housing Decisions	Small Group Individual Work/Activities	Quiz/Test, Classwork	Week 10
Purchasing a Car	Individual Work/Activities	Quiz/Test, Classwork, Project	Week 11
Risk Management Insurance	Individual Activities, Small Groups	Quiz/Test, Classwork	Week 12
Health Disability and Life Insurance	Individual Work/Activities	Quiz/Test, Classwork	Weeks 13 & 14
Economy Business Owners	Individual Work/ Activities Small Group	Quiz/Test, Classwork, Project	Week 15
Global Trade Environmental Responsibilities	Individual Work/Activities	Quiz/Test, Classwork	Week 16
Planning Your Career	Individual Work/Activities	Quiz/Test, Classwork	Week 17
Final Exam	Individual	Final Exam	Week 18

## **Personal Finance**

### **General Information:**

*If you are having trouble with this class, come to me immediately and I can work with you. If you wait until the end of the marking period, it will be TOO LATE.*

### **Please check and sign below:**

\_\_\_\_\_ I have read the information and I fully understand what I'm expected to do in class.

Student Signature:

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Print Student Signature:

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Parent/Guardian Signature:

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