

Personal Finance Course Syllabus

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Classroom: Room 119

Course Description:

Personal Finance course introduces students to the fundamentals of personal finance, which include budgeting, credit and lending processes, maintaining accounts, evaluating investments, managing financial risk, computing taxes, and analyzing the basic elements of finance. Students will be exposed to the tools and knowledge to make sound financial decisions for life.

Course Credit: 1 Unit (Graduation Requirement)

Prerequisite: None

Learning Objective:

Given the necessary equipment, supplies, and facilities, the student will be able to successfully complete all of the Personal Finance state standards.

State Standards:

Timeline	State Department of Education Competencies
Meets Daily 90 Minutes	
3 Weeks	F. CAREERS AND INCOME.....8 days B. STUDENT ORGANIZATIONS1 day A. SAFETY5 days
3 Weeks	C. TECHNOLOGY KNOWLEDGE.....4 days G. BUDGETING AND FINANCIAL PLANNING.....8 days
5 Weeks	H. BANKING SERVICES.....10 days K. CREDIT AND LOANS.10 days I. CHEKING AND SAVINGS ACCOUNT10 days
7 Weeks	D. PERSONAL QUALITIES & EMPLOYABILITY SKILLS...10 days J. CREDIT AND DEBT..... 4 days L. INSURANCE AND RISK MANAGMENT.....3 days E. PROFESSIONAL KNOWLEDGE.....14 days M. INDEPENDENT LIVING.....15 days N. PERSONAL TAXES.....8 days P. INVESTMENTS.....8 days

(Estimated timeline and can vary based on class performance.)

Course Materials

- **Required Text:** Joan S. Ryan, *Managing Your Personal Finance*, South-Western Cengage Learning, 2010 (The textbook will remain in the classroom at all times.)
- **Supplies:** Students should come to class with pens and/or pencils, a folder with pockets, and a notebook with paper.
- **Computer Requirement:** One computer per student provided by school. This includes technology tools such as cameras, etc.

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Grading Components & Weights

Grades are updated weekly on PowerSchool.

Within **the course**, the grade components and the associated weights are as follows:

- First Quarter Final Grade **40%**
- Second Quarter Final Grade **40%**
- Final Exam **20%**
100%

Within **each quarter**, the grade components and the associated weights are as follows:

- Major Grades: Projects **40%**
- Minor Grades: Classwork/
Participation/Assessments **60%**
100%

The assignment of letter grades is based on the South Carolina grading scale which follows:

A = 90-100, B = 80-89, C = 70-79, D = 60-69, F = 0-59

Review PowerSchool for official grades.

*Classwork and participation grades include completing all daily classwork as well as cooperation with classmates and to include no off-task computer use such as playing games or completing other coursework not related to this class when classwork is not completed.

Make-up Policy:

Assigned tests or other class assignments that a student misses due to an absence must be made up within **3 school days** after the student returns to school. If for any reason this work cannot be made up during this period of time, permission for an extension must be granted by the teacher. **Any assignments or test not completed in class will receive a zero. If a student does not finish work during class time, the student can submit any missing work by the end of the week to not receive a zero based on work submitted.** Students with unexcused absences, including suspended students, will be able to make-up any work missed during their absence. The student must inquire upon his/her return from an unexcused absence as to what assignments were missed and be willing to complete the make-up work the teacher specifies.