**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](http://gavirtuallearning.org/Resources/SharedEconomics%28SSCopy%29.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 be in backpacks or purses. Personal devices for music will also not be allowed, including air pods. 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 and I do not want to get into trouble with administration by letting you do things you are not supposed to. If you want to listen to music, it must be on the chromebook using school provided headphones.
2. The dress code will be enforced. Most of this should be weeded out in the homeroom, but things like hats, hoodies, and other head coverings are not to be worn. If I have to warn you to take it off more than once during a school day, it will be written up.
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. I do keep a bin in the back where people can leave their breakfast food that they do not want and others can snack on that later.
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. Along those lines, nobody will go to the bathroom until notes are given. If there is not a video and the assignment is given right after notes, the bathroom progression can begin after the assignment is explained and work time has begun. Bathroom trips will stop ten minutes before we change classes.
6. Anyone who takes time during their bathroom trips to poke their heads into another classroom risks getting written up. Do not do this.
7. If you need to talk to another advisor, you can send them an email. If they say it is okay, you may show me proof that it is okay, and I will let you go during work time. Do not ask me to do so unless you have a response from that advisor and can show me written proof.
8. 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.
9. 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.
10. If you are in another class and want to turn in an assignment for me, **do not disturb my class or planning period.** Place the work in the box outside my door and I will get it when I can.
11. 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.
12. 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.
13. I try not to have homework, but it will happen at times. Usually, homework will be assignments that are not completed in class.
14. You will have to take notes yourself. No taking pictures of notes on the board (see rule #1) or communal notes.
15. Things that are on Mr. Mournighan’s desk are for his use. Please do not grab things from my desk without permission.
16. Make sure you are doing your work. Consequences can be imposed if you are seen not working. During work time, I encourage you to work together to help each other. This does not mean one person doing the work while the other does nothing and then copies that person’s work. If people have identical word for word answers on assignments that do not require that, both parties will get a zero.
17. Don’t worry about mistakes. That is how you learn. Admit to mistakes and fix them if you can.
18. 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 grade you can receive is a 60, although the quality of your work may reduce the grade from there. After the end of a 9 week grading period, late work will no longer be accepted for the past nine weeks.

**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.

**This also applies to work done using Artificial Intelligence (AI).**

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**

In alignment with the Distraction-Free Education Act—which goes into effect statewide in July 2026—Furlow Charter School has proactively adopted a revised cell phone and personal electronic device policy, effective for the 2025–2026 school year.

Although the law is not yet in effect, the decision to implement this policy ahead of the mandate reflects our commitment to supporting the academic achievement and overall well-being of our scholars. Furlow has determined that the use of cell phones during the school day has become increasingly disruptive to learning environments and is linked to concerning trends in scholar mental health.

Early adoption of these expectations is intended to create a focused, respectful, and distraction-free learning environment for all.

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 homeroom, cell phones and smart devices are to be placed in a designated locked storage container located in each homeroom advisor’s classroom. Cellular phones cannot be stored in pant pockets, a backpack or purse, and should not be out in the classroom, bathroom, lunchroom, gymnasium, or any other location on campus. Refusing to store cell phones or smart devices in the locked containers or using a device will result in a confiscation of the device and a discipline referral.

Scholars will collect their devices at the end of the school day or upon checking out at a time other than dismissal or for an extracurricular or school sponsored event.

Scholars will be able to retrieve their cell phones when checking out for athletic events as those generally take place outside of the school day.

In the event a scholars IEP (Individualized Education Plan), 504 plan, or Health plan requires the use of a personal electronic device, permission will be granted in accordance with their plan.

If a cell phone, smart watch, or other electronic devices is seen or heard, it will be confiscated. The guidelines for cell phone or other electronic devices violations are as follows:

If a scholar refuses to give a cell phone or electronic device to an advisor, the advisor may write the scholar 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.