

PERSONAL FINANCE

Autauga County Technology Center

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Course Description

Personal Finance is a one-credit course that introduces students to the principles of financial literacy for achieving personal goals. This course is designed to inform students about how the choices they make directly influence their occupational goals, future earning potential, and long-term financial well-being. Content provides opportunities for students to explore consumer behavior, legislation, consumer protection, consumer rights and responsibilities, financial decision-making, advertising and promotional techniques, individual and family money management, banking services, use of credit, income tax, and technology.

Prerequisites: None

Program Name: Finance

Course Goals: The goals of Personal Finance are to help students develop financial responsibility skills by exploring topics including:

- Budgeting
- Financial planning
- Impact of consumer decisions and behavior
- Money management skills
- Consumer protection laws
- Debt, credit, saving, insurance, investing, and retirement
- Careers and employment opportunities
- Leadership skills developed by participating in DECA

Course Specifications: Personal Finance is an elective course in the Finance Program.

Course Fee: \$ 25.00 DECA: \$ 20.00

One check (\$ 45) may be written to ACTC for both the course and DECA.

Requirements: Students are required to have a personal email address for class assignments. Students are required to use the smartphone app - Remind 101 - to receive reminders.

Supplies: pencils, highlighter, and notebook paper.

ACTC utilizes industry's 5-S approach to maintaining an orderly learning environment: Sort, Set in Order, Shine, Standardize, & Sustain. Students and teachers will participate in classroom sanitation in accordance with the COVID-19 Guidelines recommended by the Autauga County Board of Education.

Course Outline

Unit 1: Saving and Budgeting - Introduction to personal finance, saving, and budgeting (COS 1, 2, 4, 14, 16, 22, 23)

Unit 2: Credit, Debt, and Banking - Personal finance tools, life after high school, and consumer awareness (COS 7, 8, 9, 11, 19, 20, 21, 30, 31, 32)

Unit 3: Financial Planning and Insurance - Bargain shopping, investing and retirement, and insurance (COS 3, 4, 5, 6, 9, 10, 13, 15, 24, 25, 26, 27, 28, 29)

Unit 4: Income, Taxes, and Giving - money and relationships, careers and taxes, giving (COS 7, 10, 11, 12, 17,18)

Culminating Product(s): Summative Assessments

Assessment

Each unit will contain various assignments, video questionnaires, worksheets, quizzes, tests, projects, etc. Each assignment will be assigned a point value. Assessments will make up an accumulated unit grade.

Nine-Week Grades:

65 % Major Grades - tests & projects

35 % Minor Grades - quizzes, notebook checks, classwork, simulation activities, lab routines and procedures, and homework

The grade for the Yearly Average will be:

1st semester = 50%

2nd Semester = 50%

Grading Scale

A 90-100

B 80-89

C 70-79

D 60-69

F 59 and below

Career and Technical Student Organizations: Students are encouraged to become participating members of **DECA**, an organization that enhances classroom instruction, helps develop leadership skills, and provided opportunities for professional growth and service. More information may be found at www.deca.com.

Credentials are offered in the CTE Programs to assess student mastery of the Career Readiness Indicators (CRI).

Signatures

I have read and understand the course requirements. Permission is also given for photographing my student and using pictures in school-related displays and publications. Email is used in this course for educational purposes.

Student

Date

Parent

Date