

MATHEMATICS OF FINANCE

Jeff Sans

Mathematics Teacher
Veterans High School

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Supplies

Loose-leaf Paper
Folder
Pencil & Eraser
Calculator (Preferred)

Textbook

Textbooks will not be issued to students for this course. Your notes will be your primary resource.

Course Description

The course concentrates on the mathematics necessary to understand and make informed decisions related to personal finance. The mathematics in the course will be based on many topics in prior courses; however, the specific applications will extend the student's understanding of when and how to use these topics. This course is generally not accepted for core credit by colleges and universities.

Standards

You can find a list of all standards for Math of Finance at

<https://www.georgiastandards.org/Standards/Georgia%20Performance%20Standards/CCGPS-Mathematics-of-Finance.pdf>

Course Outline

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|--------|---|
| Unit 1 | Financial Goal, Obtaining a Job, & Gross Income |
| Unit 2 | Paycheck Stubs & Net Income |
| Unit 3 | Budgeting |
| Unit 4 | Checking Accounts |
| Unit 5 | Savings Accounts |
| Unit 6 | Cash Purchases |
| Unit 7 | Loans |

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| Unit 8 | Credit |
| Unit 9 | Oprah's Debt Diet |
| Unit 10 | Income Taxes |
| Unit 11 | Insurance |
| Unit 12 | Investments |
| Unit 13 | Automobiles |
| Unit 14 | Housing |
| Unit 15 | Probability & the Lottery |

Grading Procedures

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|-------------------|-----|
| Major Assessments | 45% |
| Minor Assessments | 20% |
| Daily Work | 15% |
| Final Exam | 20% |

This course includes a cumulative exam at the end of each semester.

You can check your grade anytime during the semester on Infinite Campus. Progress reports will be sent out at 6-week intervals.

Note: Students giving or receiving assistance during an exam period will be sufficient grounds for a zero to be given to the student for that exam.

Tutoring

Tuesday & Thursday 7:20 – 7:50 in room 2411 – please notify Mr. Sans the day before if you plan on being at tutoring.

Make-up Procedures (for absences from school)

1. Students are responsible for getting & making up any/all missed work.
2. If a test or quiz is missed, it must be made up before or after school, or during SOAR.
3. A test or quiz must be finished in **one** visit.

Teacher Expectations

1. Be on time to class.
2. Follow all handbook rules; be respectful.
3. Be prepared to learn, including bringing all school supplies every day!
4. Absolutely no food, drinks (except water in a clear bottle with top), or gum in the classroom.

All students are issued a district-provided chrome book for instructional purposes, student engagement, and student learning. Chrome book use is at the direction and discretion of the classroom teacher.

Classroom Consequences

1. Reminder of classroom expectations
2. Teacher Detention and Parent Notification
3. Office Referral

Guest Speakers

This course requires the assistance of some members of our community. We may have guest speakers over the course of the year. Appropriate behavior will be expected when a guest speaker is joining us. Likewise, when class presentations are being conducted by your peers, you are expected to behave appropriately.

Google Classroom

To encourage blended learning, Google Classroom will be used on a weekly basis. Students should be familiar with how to navigate the online platform, communicate with their teacher, and submit assignments on time. If there are technology limitations, please notify the teacher.

As defined by Dictionary.com, **cyberbullying** is *“the act of harassing someone online by sending or posting mean messages.”* Please keep in mind that Google Classroom communication system is designed to work as an extension of the classroom; therefore, anything done on the site through the access of a school course group will be treated the same as if it were said aloud in the classroom. Inappropriate comments or use of the site can result in disciplinary action.

VHS Test Retake Policy

Students will have the opportunity to retake **TWO** End-of-Unit tests given in this class over the course of the semester (excluding the final exam). Retakes **will not** be offered for the following: tasks, homework, and quizzes given throughout the course of each unit. All tests that can be retaken will be cumulative for a full unit of instruction.

To RETEST a student must complete the following steps

1. Get Retake Contract signed
2. Complete test corrections on Retake Contract (**MUST ALL BE CORRECT**)
3. Attend at least 1 tutoring session with test corrections

Once the steps above have been completed, the student will be eligible to take an alternate version of the test during the designated time outside of normal school hours, or during SOAR. All retake completion dates will be announced on the day original tests are returned and will be a minimum of 5 school days from that date. If this retake grade is higher, it will replace the original Unit Test grade in the calculation of the average.

Important Point

I am here to aid students in successfully learning mathematics. If at any time you need additional assistance or clarification, please, contact me as soon as possible. I will do whatever I am able to assist you; your success is my priority.

Use the web address, or QR Code, below to access the Syllabus Acknowledgement and Student Information Form. By submitting this form both, parent(s) and student, acknowledge they have received, read, and understood all parts of the course syllabus for Math of Finance.

IF YOU CAN'T USE THE QR CODE, PLEASE SIGN BELOW AND HAVE THE STUDENT TURN IT IN DURING THE NEXT CLASS.

