

2009-2010 PERSONAL FINANCE COURSE SYLLABUS

**Prerequisite- Junior or above
Room- A103**

**Teacher: Mrs. Boren
Credit- ½**

Course Description: Personal Finance is an introductory course designed to help students properly manage money in today's environment. Areas of study include personal financial planning, financial services, budgeting, investing, interpreting financial statements, insurance issues, taxes, credit management and consumer purchases, rights and responsibilities. Students will learn how to manage a checking/debit account, and reconcile a bank statement along with decision- making skills for all aspects of life as consumers, producers, entrepreneurs, and economic citizens. Instructional strategies may include use of projects, cooperative learning, simulations, real world experiences, guest speakers, Internet research, and computer/technology applications.

Instructional Philosophy: Personal Finance is a required course for High School students beginning with the graduating class of 2010. The instructional goal is to inform and teach students of their various financial responsibilities and explore ways to maximize their earning potential, manage resources, explore skills for the wise use of credit and gain insight into investing. The objective is to provide students with the skills, abilities, and knowledge to become financially responsible citizens.

Major Course Goals: To master the competencies as indicated by the Show-Me standards which are: income, money management, spending and credit, and saving and investing.

Major Course Objectives/Benchmarks:

1st quarter:

- Personal Decision-making
- Earning a Living
- Managing Finances and Budgeting
- Saving and Investing

2nd quarter

- Buying Goods and Services
- Banking
- Using Credit
- Protecting Against Risk

Major Course Projects and Instructional Activities: Students will be required to keep a checking/debit account throughout the semester, which will take place through a fictional account set-up in the classroom.

Course Assessment Plan: There will be short tests and/or quizzes after chapters or other material is presented. Students will also be graded on class assignments and projects. Students also need to participate in group or class discussion as part of their grade.

Classroom Expectations: First of all, I expect students to come to class and be prepared (bring textbook, pencil/pen, and paper) to work hard and put forth their best effort. As for classroom behavior, I expect students to be courteous, kind, and respectful to me, other students and the classroom equipment and property. See my copy of classroom rules and policies.

Supplies and Materials Needed: Pencil/pen, paper and notebook or folder for keeping handouts, other work, and keeping class notes.

Homework Policy and Grading Scale: Please refer to the Student Handbook for the Homework Policy. The grading scale is as follows:

A.....	100-95	C.....	76-73
A-	94-90	C-	72-70
B+.....	89-87	D+	69-67
B.....	86-83	D.....	66-63
B-	82-80	D.....	62-60
C+	79-77	F.....	59-0

Extra Help: I am always available to help student's who may need extra help, just contact me and I will be happy to set up a time to work individually with a student. Central High School also has the P.A.S.S. program that is available to students. Just check with the counselors for the day I will be available after school.

Recommended/Required Reading:
Nickel and Dimed by Barbara Ehrenreich

Time and Place to be Reached by Parent: I am available at the school most weekday mornings from 7:45 a.m. to 8:30 a.m. I can also be reached most afternoons from 2:00 p.m. to 2:41 p.m. or by appointment. Please contact me at 431-2612, ext. 4170.