

**Personal Finance
Course Syllabus**
Mrs. Fletcher—Room A212

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 competencies in four areas as indicated by the Department of Elementary and Secondary Education 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.

Required/Recommended Readings:

In addition to readings in the text, students will be required to complete their 100-page-per-semester requirement by reading various books and/or articles relating to finance and technology throughout the semester. Each student should always bring outside reading material to class in case he/she finishes work before the end of class.

Recommended Authors:
Karen Kingsbury
Nicholas Sparks
Nickel and Dimed by Barbara Ehrenreich

Lillian Jackson Braun
Debbie Macomber

Course Assessment Plan:

Classroom work/projects/homework/tests will be worth 80% of a student's quarter grade. A required comprehensive final exam will be given at the end of each quarter and is worth 20% of each quarter's grade. Students are strongly encouraged to redo classroom work until they have mastered the objectives.

Classroom Expectations/Student Responsibility

Students should be in the classroom when the bell rings. Tardies will be given if this policy is not followed.

Students will work on bell ringer activity as soon as the bell rings daily.

Students should bring required materials to class: Always have a pencil or pen and paper.

Students should complete assignments correctly, accurately, and on time: It is your responsibility to find out what you miss when you are absent.

Comply with Network User Agreement: There will be no leniency afforded to anyone who violates any portion of the Central R-III Acceptable Use Policy.

Respect each other and the ideas of others. Don't belittle someone simply because you don't agree. Be polite.

Keep classroom neat and clean: Don't bring food or drinks into the classroom. Clean up after yourself.

Class Supplies:

Folder to keep in class

Pen or pencil and paper

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

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

Extra Help: If you need extra help in this class, I am usually available after school until 3:30 pm. You may also set up appointments with me for additional help. My PASS schedule will be announced at the appropriate times.

Time and Place to be Reached by Parent: My e-mail address is ifletcher@centralr3.org. My planning period is from 12:18 – 1:03 pm daily. You may also leave a message for me at 431-2616 ext. 4137 and I will return your call as soon as possible. My School Notes page can be accessed from the high school Web site at www.centralr3.org/chs/Teachers.html.