Financial Literacy Syllabus

COURSE DESCRIPTION:
Using project-based instruction and real-world situations this course will give students the knowledge and general understanding of all key aspects of personal finances necessary to be successful now and throughout their adult lives. The structure of this class will reflect real-world situations as closely as possible. THIS COURSE MUST BE PASSED IN ORDER TO GRADUATE.

MATERIALS REQUIRED
• Computer-based Student Textbook
• Pencil/Pen
• Spiral (if spiral used it must be perforated spiral) or Loose Leaf Notebook
• 3 Ring Binder For Notes, Homework, Quizzes
• Tests will be stored in class in student’s personal folder.
• Calculator (Student may use calculators on the computers)

COURSE WORK
• Daily Work (30%)
  Homework Assignments given in class
  Bell ringers & Activities
• Tests/Quizzes/Projects (40%)
• Semester Exam (20%)
• Attendance (10%)

LATE WORK WILL NOT BE ACCEPTED. IF YOU ARE ABSENT YOU ARE REQUIRED TO MAKE UP THE WORK WITHIN THE POLICIES SET FORTH IN THE HANDBOOK (EXAMPLE: MISS ONE DAY YOU HAVE ONE DAY TO MAKE UP THE WORK). ASSIGMENTS THAT ARE DUE ON THE DAY OF ABSENCE OR HAVE A DUE DATE THAT SPANS TWO OR MORE DAYS WILL BE DUE ON THE ASSIGNED DUE DATE REGARDLESS OF DAYS ABSENT AND SHOULD BE HANDED IN WITHOUT PROMPTING FROM THE TEACHER. CHECK WITH THE TEACHER FOR ASSIGNMENTS UPON YOUR RETURN.

Should an assignment/test be scheduled for the day you return from an absence and notice was given before your absence, you are expected to be prepared at the scheduled time. BONUS WORK WILL NOT BE GIVEN TO BRING A GRADE UP SO DO NOT ASK.

EXPECTATIONS
• Take Responsibility: You Are Responsible For You
• Contribute To The Learning Of All Students-That Includes You
• Work To The Best Of Your Abilities Which Includes Asking For Help
• Criticize in Private, Praise in Public
• Be Respectful of Others
• Abide By The Handbook
• Be In Class Ready To Work Before The Second Bell
• Do not work on assignments from another class during our class time. It will be taken up and kept.
• Do not bring food or drinks into the classroom.
• A grade cannot be given for work completed due to an unexcused absence. However, the work will be required to be completed since assignments build on each other.
• Cell phones, iPods, and other electronic devices are not to be seen or heard during class time. All phones should be left in lockers or in the basket provided in the classroom. Disciplinary actions will be taken if this is not followed.
• Students are to remain in their seats until the bell rings.
• Cheating, including comparing or checking answers will result in a zero and a referral to the administration. Some other examples of cheating include, but are not limited to the following:
  • Printing another student’s work and changing/adding your name.
  • Cutting and pasting information from a website.
  • Using information from a source (website, book, magazine, pictures, etc.) without appropriately documenting the source.
  • Working collaboratively with another student(s) without permission from the teacher.
  • Talking during a test, quiz, etc.

COURSE GOALS
Real world topics include but are not limited to the following:

1. Earning an income;
2. Understanding state and federal taxes;
3. Banking and financial services;
4. Balancing a checkbook;
5. Savings and investing;
6. Planning for retirement;
7. Understanding loans and borrowing money, including predatory lending and payday loans;
8. Understanding interest, credit card debt, and online commerce;
9. Identity fraud and theft;
10. Rights and responsibilities of renting or buying a home;
11. Understanding insurance;
12. Understanding the financial impact and consequences of gambling;
13. Bankruptcy;
14. Charitable giving;
15. Funeral & Will Preparation;
16. Planning for a wedding;
17. Purchasing an automobile;
18. Finances and responsibilities of raising a family.