



## Personal Finance | Grades 9-12

Welcome to Personal Finance. We will be learning some really great and exciting things dealing with your personal finances and how best to handle your money. My personal teaching philosophy utilizes the three R's: Real | Relative | Relatable. Keep it real, make it relative to their current lives, and make it relatable to the student. When teaching business courses if these three things are achieved we have a truly engaged student who will learn!

**Course Introduction** This course is designed to introduce the student to basic financial literacy skills which includes budgeting, obtaining credit, maintaining checking accounts, analyzing the basic elements of finance, computing payroll, recording business transactions, and applying computer operations to financial management.

**Objective** Given the necessary equipment, supplies, and facilities, the student will be able to successfully complete the following core standards in a course that grants one unit of credit.

### What We Will Be Learning:

Unit 1: Introduction/Fundamentals of Personal Finance | basic terms and concepts

Unit 2: Components of Personal Finance | checking, savings, credit, taxes, purchasing personal assets

Unit 3: Real Estate, Investments, Insurance | owning vs. renting, stock market, types and importance of insurance

Unit 4: Careers, Workplace Readiness, Social Responsibility | careers in personal finance and how personal finance helps once you have a job.

### Instructional Materials:

Textbook: Managing Your Personal Finances, Ryan, Sixth Edition, 2010

Notebook/Folder – a place to take and keep notes and three hole punched handouts.

Paper Folder with brads – to keep project materials in

### Grading:

Grading will consist of classwork, in class activities, check for understanding practices, quizzes, and one major project, which will count as a project grade in three parts as well as an EOC grade. Each assignment will use a simple points based system in which points are accumulated for the grading period.

First Nine Weeks	40%
Second Nine Weeks	40%
EOC (project grade)	20% <i>*please note that final projects count as a final exam and will not be accepted late</i>

### **Student Records:**

Student progress will be recorded in Power School and accessible by parents through their individual accounts. Students will have the opportunity to work on assignments until a given date. At that time all missing work will be granted a zero grade and not allowed to be made up. **Tests must be made up with in three days from an absence.**

### **Non-Instructional Procedures:**

Students are expected to enter classroom and begin working on their daily bell ringer or warm-up. Attendance will be recorded within the first ten minutes of class and entered into PowerSchool. If a student is tardy, they will be required to go to attendance and obtain a tardy pass to gain entry to the classroom. When the tardy bell rings the classroom door is immediately closed.

### **Rules:**

In addition to the YPA rules and guidelines outlined in the student handbook I have three additional rules for my classroom. We will discuss these the first few days of school.

\*\*\* be **RESPECTFUL** at all times – this encompasses so much from respect to the teacher to respect to our peers and respect for ourselves and our school and classroom. This rule if followed will encompass all of the smaller rules we typically have like talking, keep hands and feet to ourselves, being courteous to others and their stuff etc...

\*\*\*use **GOOD JUDGMENT** at all times – stop think and decide if I am making the right choice

\*\*\*practice **INTERNET SAFETY** at all times – when we are on the internet we will use safe practices

### **Consequences:**

1. First offense: Verbal warning
2. Second offense: Removal of any earned class priveleges
3. Third offense: Removal from classroom/Call home
4. Fourth offense: Referral



**Rewards:**

1. Star student of the month for participation and exceptionally good behavior
2. Wall of heroes for any grade above an 86 on assignments

***EXTREME SEVERITY: In the case of extreme discipline issues a student will be immediately and directly referred to an administrator.***

**Communication With Parents:**

The teacher will contact all parents either by phone, mail, e-mail, or progress reports at least once each nine weeks.

Folders of each student's work will be kept in case there is a request by the parent to observe the student's work.

Parent and teacher conferences are held on scheduled conference days as needed or requested. Information will also be posted to my personal eChalk page, which can be found by visiting [www.yorkprep.org](http://www.yorkprep.org) and searching the teachers for my name.



**Return this page:**

Student Name \_\_\_\_\_ Class Period \_\_\_\_\_

I have read and understand the syllabus including the rules, consequences, and class procedures for Personal Finance.

Parent Signature \_\_\_\_\_ Date: \_\_\_\_\_

Best contact method ☐ email or ☐ phone? Fill in your information \_\_\_\_\_

Special needs of my child:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I agree to follow all class rules, maintain appositve attitude, put forth by best effort, and have fun learning about handling money in Mrs. Bowden's Personal Finance class!!

Student Name \_\_\_\_\_

Student Signature \_\_\_\_\_ Date: \_\_\_\_\_

**Movie Viewing Permission Slip**

We will be discussing various financial topics in Personal Finance including investments and the stock market. Throughout the semester we will be watching topic relevant movies such as Wall Street: Money Never Sleeps. Many of the movies are rated PG-13 for some strong language and consumerism situations. York Prep Academy requires us to obtain viewing permission for any movie that is above a G rating. By signing below you are consenting to allow your student to watch PG or PG-13 (only – no R rated movies will be shown) rated movies that are relevant to Personal Finance.

Please sign the permission slip below and return with your student to class.

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My student \_\_\_\_\_ (circle one) is allowed / is not allowed to participate in the viewing of PG and/ or PG -13 rated movie in Personal Finance.

Name \_\_\_\_\_ Signature \_\_\_\_\_

Class Block \_\_\_\_\_ Date \_\_\_\_\_

