

Financial Literacy

Course Number: 07.42600

Instructor: Ms. Shena Noble- Room 306

Email: snoble@talialferro.k12.ga.us

Course Description: How money smart are you? Step into this course specifically designed for high school students to understand the importance of the financial world, including planning and managing money wisely. Areas of study taught through application in personal finance included sources of income, budgeting, banking, consumer credit, credit laws and rights, personal bankruptcy, insurance, spending, taxes, investment strategies, savings accounts, mutual funds and the stock market, buying a vehicle, and living independently. Based on the hands-on skills and knowledge applied in this course, students will develop financial goals and created realistic and measurable objectives to be MONEY SMART! Through project-based learning activities and tasks, students will apply mathematical concepts in realistic scenarios and will actively engage by applying the mathematics necessary to make informed decisions related to personal finance. Financial Literacy places great emphasis on problem solving, reasoning, representing, connecting, and communicating financial data.

Required supplies:

1. Folder
2. Note book paper
3. Pencils and blue or black pen

Class Norms/Expectations: All students are expected to be respectful, responsible, resourceful and ready to learn by demonstrating the following:

1. No eating or drinking in class.
2. Cellphones should remain out of sight unless otherwise stated.
3. Stay in your assigned seat and please get permission from Ms. Noble before leaving it.
4. Listen and follow directions the first time.
5. Respect yourself, your teacher, each other, and school property.
6. Arrive to class on time and prepared to work.
7. **Only visit Websites approved by Ms. Noble.**

Consequences:

Verbal warning

Teacher/ Student Conference & Parent Notification

Referral

Tardy Policy: Students are expected to be in their assigned seat when the tardy bell ring. Students who are tardy will be disciplined according to the school's tardy policy.

Internet AUA (Acceptable Use Agreement): Students will use the Internet daily in the Business and Computer Science Lab. Students are expected to use the Internet responsibly and follow the guidelines established by Taliaferro County and Ms. Noble. All students will receive an AUA form. This form should be read and signed by the student and their parent or guardian. The form must be returned to Ms. Noble. *Failure to return the form can result in students falling behind in class and negatively impact their progress.*

Assessments/Grading: Progress reports are issued every 4 ½ weeks. Report cards will be sent out at the end of each 9 week marking period and at the end of the semester. There will be a variety of formative and summative assessments.

Daily Class Work: 15% (Daily work includes: class work, warm ups, participation and quizzes)

Major Work- 85% (Major works includes: presentations, projects, and test)

Grading Scale:

A= 90-100%

B= 80-89%

C= 70-79%

F= 0-69%

Academic Honesty: The expectation of the Taliaferro County School is for all students to be honest and responsible. Cases of plagiarism and cheating will not be tolerated and will result in a grade of zero.

Make-up Work/Incomplete/Missing Assignments:

All make up work following an absence will be *due within three days* of the student's return to school. If a student receives an assignment before he/she is absent from school, the student is expected to turn in the assignment immediately upon returning to school. Students needing to make up assignments outside of normal class hours will need to make arrangements with Ms. Noble to complete the assignments.

Students will be notified of missing assignments and will have ten days to submit the assignments. Assignments not received within the ten day time frame will result in a zero. All work must be completed prior to the end of each 9 week grading period.

Please note the teacher reserves the right to make adjustments in course content and/or grading procedures as needed.

Ms. Shena N. Noble
CTAE Instructor

The following topics will be covered in the Financial Literacy course:

- ✓ Employability Skills
- ✓ Sources & Forms of Income
- ✓ Taxes
- ✓ Budgeting
- ✓ Banking
- ✓ Credit Management
- ✓ Financial Protection
- ✓ Securing Loans
- ✓ Saving & Investing
- ✓ Retirement
- ✓ Risk Management
- ✓ Insurance
- ✓ Consumer Rights

