**** **Personal Finance Course Syllabus** 2019-2020

***Instructor Information***

Teacher: **David Hicks**

Room #: B09

Contact: email **david.hicks@acboe.net** or call the school at 334-387-1910 to set up a conference

Also visit www.marburyhighschool.org and click on “Faculty & Staff” to view teacher bio, class schedule, lesson plans, course syllabus, and additional information.

***Personal Finance Class Description***The course introduces students to the management of personal and family resources to achieve personal goals and financial literacy. Content provides opportunities for students to explore consumer behavior, laws and legislation, consumer protection, consumer rights and responsibilities, consumer decision making, advertising and promotional techniques, individual and family money management, banking services, use of credit, income tax, technology, and careers in providing financial services to individuals and families.

Understanding and managing personal finances are key to one’s future financial success. This course is based on the Alabama Personal Finance Course Standards and presents essential knowledge and skills to make informed decisions about real world financial issues. Students will learn how choices influence occupational options and future earning potential. Students will also learn to apply decision-making skills to evaluate career choices and set personal goals. The course content is designed to help the learner make wise spending, saving, and credit decisions and to make effective use of income to achieve personal financial success.

***Personal Finance Class Goals***

After completing the course, the student will be able to do the following:

* Compare factors that impact consumer purchasing decisions throughout the life span.
* Determine factors that affect money management, including career choice, education, skills, and economic conditions.
* Explain how taxes, government transfer payments, and employee benefits relate to disposable income.
* Determine practices that allow individuals and families to maintain financial security.
* Compare money-management tools and services available from financial institutions.
* Demonstrate procedures for completing and filing income tax forms, including utilizing software in income tax preparation.
* Explain factors that affect creditworthiness.
* Compare benefits of saving and investing for individuals or families, including factors that affect the rate of return on investments, sources of investment information, characteristics of savings and investment options, and stages of investing.
* Determine strategies for acquiring the most economical product or service.
* Determine factors that affect the cost of goods and services, including sales tax, tips, coupons, discounts, and unit pricing.
* Prioritize steps involved in making consumer purchases, including transportation and housing.
	+ The class will prepare students to take a certification assessment.

***Student Class Supplies***

Black or Blue Pen

Calculator

Personal Paper

1” Binder to file graded work and study materials

***Teacher Wish List (optional donations that would be greatly appreciated)***

White and color copy paper, black dry-erase markers, tissues, hand sanitizer, 13-gallon trash bags, AAA batteries, disinfecting wipes, college ruled loose leaf paper, paper towels.

***Workbooks***

Students will utilize module workbooks provided by the NEFE High School Financial Planning Program. These are provided at no cost to the student. These workbooks will be used to complete in-class assignments for classwork and homework grades. Students are responsible for their own workbook. Students will not be issued a personal textbook.

***Grading Policy***

Student grades will be updated on a regular basis through “Information Now” (INOW) and will be available to parents who have paid the $10 fee for this access. Averages are weighted following Autauga County Board of Education policy and all assessments are based on a 100 point system. The grading scale used is as follows: A=90-100, B=80-89, C=70-79, D=60-69, F=0-59. Grades of 0.5 or higher will round up.

* Test – 65%

*Could be standard specific, end-of-module, or end-of-course and always graded for accuracy.*

* Quiz – 20%

*Could be announced or as a pop quiz and graded for accuracy.*

* Classwork – 10 %

*Could be taken up anytime and graded for effort.*

* Homework – 5%

*This may be given and may be graded for effort or accuracy.*

I will be glad to inform any student of their current average at anytime if asked.

Extra credit will not be available, but there will be multiple opportunities for students to improve their average.

This is a half-credit, one semester course. As such, final average is calculated as 1st nine weeks average=40%, 2nd nine weeks average=40%, final exam score=20%

Board of Education policy states exemptions are allowed for the final exam based on the semester criteria:

*“3 absences with A average, 2 absences with B average, 1 absence with C average”*

***Make-Up Work***

If a student is absent from class, they are responsible to stay caught up in the curriculum. Excused absences allow for a student to make up missed assignments (points will be deducted for assignments that are turned in late). Students have 3 days following an absence to turn in an excuse or that absence will be considered unexcused. Assessments that are missed due to unexcused absences will result in a zero according to administration policy.

***Daily Schedule***

Our normal routine will begin with a short bellringer. This time is used to refine yesterday’s material or to review a specific concept. New material will then be presented through instructional examples, video instruction and strategies followed by guided practice. Some days will consist of interactive activities, games, groupwork, or peer tutoring to reinforce learning. On most days there will be some kind of summarizing activity or assessment at the end of class. At the end of the period, classwork may be collected as a grade for student participation.

***Classroom Rules***

1. **Be on-time, on-task, and prepared to learn everyday**
2. **Keep all electronics and distractions put away**
3. **Be responsible for your own learning**
4. **Respect the teacher, the classroom, and other students**
5. **Trash goes in the trashcan**

**\*Always be mindful of the school policies and expectations in the student handbook.**

***Four-Step Discipline Policy (Some actions may cause steps to be skipped)***

When behavior issues arise, the following system will be followed with documentation in order to address the issue:

1. Verbal warning
2. Break Detention(s)
3. Contact parent/guardian
4. Office referral

\*A tardy student must provide pass from front office before allowed to enter class. Tardies follow the same four-step discipline policy. Excessive tardies and absences will result in disciplinary action at discretion of the administration.

***COMPLETE THIS PAGE AND SUBMIT TO TEACHER
NO LATER THAN TUESDAY, AUGUST 13, 2019.***

ACKNOWLEDGEMENT OF RECEIPT AND AGREEMENT TO COURSE SYLLABUS
GOVERNING CLASSROOM RULES, PROCEDURES, AND EXPECTATIONS

I have read in detail the guidelines and expectations set forth for Personal Finance. I understand that successful completion of this course will be based largely upon my following these guidelines and expectations. As it is my intention to successfully complete this course with a passing grade and credit granted, I agree to follow all of the guidelines given.

Printed Student Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

Dear Parent/Guardian:

Your child is enrolled in the Personal Finance class at MHS. If you have any questions at any time during the semester, please feel free to call me at the school or e-mail me at david.hicks@acboe.net.

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Parent/Guardian Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Parent/Guardian Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Parent/Guardian 1 Contact Phone number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Parent/Guardian 2 Contact Phone number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_