



INSTRUCTOR: Mrs. Sissy Foster
GCHS Room 4

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Phone: (931) 692-5400

COURSE OUTCOME:

Course Description

Personal Finance and Financial Planning is designed to inform students how individual choices directly influence occupational goals and future earnings potential. Real world topics covered will include income, money management, spending and credit, as well as saving and investing. The Financial Planning portion of the course is designed to develop students' understanding and skills related to the allocation of financial resources, the effects of finance and credit, the impact of financial decisions, and ethical issues.

INSTRUCTION:

Curriculum Standards

Please refer to the following Tennessee State Performance Indicators:

<http://www.tn.gov/education/cte/clusters/PersonalFinance.pdf>

<http://www.tn.gov/education/cte/clusters/FinancialPlanning.pdf>

Required Materials

- 3-ring binder or folder
- Loose-leaf paper
- Pencils/pens
- 3 x 5 index cards
- Spiral Notebook

*Note: A classroom set of calculators and headphones will be provided. Students who wish to use their own should make sure to bring these to class daily.

Fees

Students who choose to join FBLA must pay a \$20 registration fee for each individually. Members have the opportunity to compete at regional, district, state, and national competitions.

Resources

Textbooks will be kept in the classroom. However, a copy will be made available to be checked out by any student who needs to make up work at home. Any student that checks out a book will be held responsible if the book is not returned.

○ **Textbook:**

Managing Your Personal Finances, Joan S. Ryan

○ **Supplemental Materials:**

Foundations in Personal Finance, Dave Ramsey

Everfi

ICEV

FEFE (Family Economics and Financial Education)

Building Wealth (MarkEd)

Websites including Kahn Academy, Teacher Tube, federalreserveeducation.org, postalinspectors.uspis.gov, etc.

Multiple guest speakers from the finance industry

Financial magazines such as *Forbes*, *Fortune*, *Money*, etc.

- **Videos/Films:** It has been my experience that the use of video in the classroom curriculum is very beneficial and should be utilized. The videos I show in class are all of an educational nature with most of them coming from educational resources such as the Discovery Channel, the Learning Channel, the History Channel, or some other educational resource. However, on occasion a Hollywood produced movie may also be shown in class. I can assure you that videos or movies that are shown will not have excessive or graphic language or violence.
- **Alternative Assignments/Activities:** If you do not approve of a specific resource listed in this syllabus, please make your request to me in writing and an alternative assignment and/or materials will be provided. The request should include the parent or guardian's name, the student's name, the specific activity/materials in which you do not want the student to participate or to which you do not want them exposed, and the nature of your objection.

ASSESSMENT:

Learning Expectations

Students will design personal and household budgets; simulate use of checking and saving accounts; demonstrate knowledge of finance, debt, and credit management; and evaluate and understand insurance and taxes. This course will provide a foundational understanding for making informed personal financial decisions.

Grading Policy/Rubrics

- Daily Work 20%
- Labs/Projects 35%
- Standard Tests 20%
- 9-Weeks Exams 15%
- Quizzes 10%

Make-Up Work Policy/Late Work Policy

Students are responsible for making up work missed from any excused absences within three days of returning to school. Students may not make up any work for unexcused absences nor excused absences that are turned in later than three days after the absence.

GENERAL EXPECTATIONS:

PowerSchool Policy

One way in which I am able to communicate with students and parents is through Powerschool. In order to give timely feedback, I will update grades at least once per week.

Attendance Policy

The school-wide attendance policy will be strictly enforced.

Classroom Policies/Procedures

All handbook rules will be enforced. Any extremely disruptive or disrespectful student will be immediately removed from the classroom.

Classroom Rules

1. Be respectful.
2. Be on time.
3. Always be prepared.
4. Always follow directions.

Consequences

1. Warning and demerit
2. Personal conference and demerit
3. Loss of privilege and demerit
4. Additional assignment and demerit
5. Parental involvement and demerit
6. Office Referral

Honor Code

Cheating will not be tolerated. Students will be subject to the disciplinary action outlined in the student handbook. See the honor code in the handbook for details.

Communication

The best way to reach me is by e-mail, efoster@grundyk12.com. I check it daily and will respond quickly. You may also call the school phone (692-5400) and leave a message for me. If you would like to request a conference, please call the guidance department and the counselor will schedule one.

Tutoring/Extra Help

I am available for extra help if notified in advance. Please see me personally or e-mail me at the above address to set up a tutoring or extra-help session.

I have reviewed the class grading policy, rules, consequences, and competencies for Personal Finance.

Student Signature

Class Period

Parent/Guardian Signature

Date

Daytime Phone Number

E-Mail Address

Address