



## **Personal Finance Syllabus**

Mrs. Amy Fowler - Email: [afowler@mctns.net](mailto:afowler@mctns.net) or [afowler@marioncountyhigh.org](mailto:afowler@marioncountyhigh.org)

### **Personal Finance Course Overview**

Personal Finance is a one-semester course designed to help students understand the impact of individual choices on occupational goals and future earnings potential. Students will design personal and household budgets; Simulate use of checking and saving accounts; Demonstrate knowledge of finance, debt, and credit management; Evaluate and understand insurance and taxes. This course will provide a foundational understanding for making informed personal financial decisions.

We will also have certain times that we work on an online personal finance program using chrome books, and completion of this program is required and will be graded.

**Class Rules** *(for the most part everyone in this class should be old enough to know how to act so I do not have many rules)*

**NO CELL PHONES EVER! THEY WILL BE TAKEN UP!!**

No food in my class

Do not sit in teacher's seats

Treat everyone with respect

### **Grading**

Tests and Quizzes – 60%

Classwork, Bell ringer notebook, homework- 40%

**MCHS has partnered with Chattanooga State to offer a dual credit college credit with this course. At the end of the semester there will be a cumulative exam given by Chattanooga State that will give you the opportunity to earn a college credit for this class if you pass the exam. This exam will also count as our final exam grade which is 15% of your final grade. (You do not have to pass this exam to get the high school credit, but you do for the college credit)**

### **Suggested Supplies**

- Spiral notebook / composition book
- 3 ring binder
- pencil
- Calculator and earbuds

**Chattanooga State Community College**  
**Chattanooga, Tennessee**  
**Business & Information Technologies Division**

**Course Syllabus**  
**BUSN 1300 Personal Finance**

**Catalog Course Description:** This course helps students to define and reach personal financial goals. Topics may include: planning, budgeting, taxes, credit, housing, insurance, investing, and retirement planning.

**Prerequisites:** None.

**Co-requisites:** None.

**Entry Level Standards:** College-level Reading, Writing, and Math

**Textbook/ Materials:**

**Required Student Learning Outcomes:**

**PSLO 3:** Analyze business data.

CSLO 1: Explain the components of financial planning.

CSLO 2: Evaluate alternative purchasing, financing, insurance, and investment options.

CSLO 7: Know how to select housing within available budget constraints.

CSLO 9: Understand how to include savings and/or investments in the household budget.

**PSLO 4:** Apply critical thinking to business decision-making.

CSLO 1: Explain the components of financial planning.

CSLO 2: Evaluate alternative purchasing, financing, insurance, and investment options.

CSLO 3: Understand the process involved in setting up and managing a household budget.

CSLO 4: Comprehend the management of checking accounts, savings accounts, and other forms of cash.

CSLO 6: Know how to select vehicles and secure financing.

CSLO 7: Know how to select housing within available budget constraints.

CSLO 8: Comprehend the means of obtaining and paying for medical and dental care, health maintenance, and other health related costs.

CSLO 9: Understand how to include savings and/or investments in the household budget.

CSLO 10: Comprehend the steps in retirement and estate planning.

**PSLO 5:** Apply strategic planning to business decision-making.