

***Mission: To offer inspiration through advanced instruction and authentic experiences.* Instructor: (Mrs.) Yolanda Moore ROOM # 121**

**Instructor Email:** yolanda.moore@henry.k12.ga.us

(Email is the best method of communication)

Conferences can be scheduled via the counselors between 7:45 and 8:15 AM.

**COURSE DESCRIPTION:**

**Financial Literacy** is the secondary course for the **Banking** pathway. Areas of study taught through application in personal finance include 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 create 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. Various forms of technologies and internet research will be highlighted to expose students to the resources available when managing personal financial goals. Employability skills are integrated into activities, tasks, and projects throughout the course standards to demonstrate the skills required by business and industry. Competencies in the co-curricular student organization, Future Business Leaders of America (FBLA), are integral components of the employability skills standard for this course

**Course Objectives**

AAS associates will:

● Exhibit critical thinking and problem solving skills to locate, analyze and apply information in career planning and employment situations.

● Identify various forms of income, and analyze and evaluate factors that affect income as a part

of the career decision-making process.

● Analyze taxes in the United States and evaluate the effect on personal income.

●Develop and evaluate a spending and savings plan while applying rational decision making

to personal spending and saving choices.

● Analyze checking accounts and other banking services and explain how financial

institutions channel funds from savers to investors

● Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of

using credit.

● Evaluate savings and investment options to meet short- and long-term goals.

● Evaluate how to help deter, detect, and defend against identify theft.

● Evaluate various consumer loan options and analyze factors that affect lending decisions

 ● Explain the principles of risk management and insurance as a strategy to protect against

financial loss

● Explore how related student organizations are integral parts of career and technology education courses through leadership development, school and community service projects entrepreneurship development, and competitive events

| **Required Supplies**  |
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| ● Fully charged Chromebook ● Chromebook charger ● One Note Book ● Writing utensil ● Eraser  |

| **Expectations for Academic Success**  |
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| ● Attend class daily. ● Be prepared for class. ● Follow all classroom rules. ● Respect yourself and others. ● Ask questions. ● Students should actively engage in Note taking. ● Assignments should not be turned in late. ● No coming to class late. ● No Cell Phone use in the classroom. ● No AirPods/Earphone/Headphone  |

| ● Contribute new ideas. ● Actively Participate in class activities. ● Work hard, and give your best effort.  |
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**Grade Calculation**

| **Summative Assessments = 40%**  | **Formative Assessments = 40%**  |
| --- | --- |
| ● Authentic learning projects, exams, presentations, essays, labs  | ● Practice Work: classwork, homework, quizzes, labs, employability skills  |
| **Culminating Final Exam/Project**  |
| All courses will have a culminating exam or project that assesses associate learning of the semester’s course content. This exam/project will be 20% of the overall course grade.  |

**Make-up Work**

It is the student’s responsibility, not the teacher’s, to make arrangements for make-up work. Teacher will work with the student to ensure make up is done. Students are allowed to make up work for *excused* absences only, and it is their responsibility to get make-up work **the first day they return**. For each day that a student is absent, he or she has the same number of days to complete make up work. Anything else will result in a missing grade in the gradebook. Please, always talk to the teacher and work with the teacher to ensure all make up work is correctly and successfully done.

**Late Work Policy**

All assignments are due and must be submitted on or before the due date. Any assignment turned in after the due date will receive no grade, except there was a genuine reason granted by the teacher prior to the late submission. Meaning, if you know you are going to turn in any late assignment/quizzes/project/classwork, you will have to let the teacher know through e-mail and the teacher will grant you permission, otherwise you will receive no grade. Please, always communicate with the teacher to ensure he/she is carried along.

**Grade Recovery Days**

Before each break, every student will be allowed to make up any missing assignments prior to that particular make up day. You will only get **three** recovery days. There will be a time frame to complete all assignments. Any missing work not turned in or before these particular days will not be accepted and your grade will be a zero.

**Career and Technical Student Organization [CTSOs]**

In addition to course integration, we will have a once-per-month activity schedule where associates will have an opportunity to participate in their CTSOs. They will have the opportunity to be part of a symposium where a guest speaker or an expert teacher will present topics on finances in business.