

# Personal Finance

Tulahoma High School

School Year 2018 - 2019

## ***Instructor Information***

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Instructor: Angela Pendergraff  
Class Location: MTSU Hall: Room 510  
Telephone: 931.454.2620 ext 121  
E-mail: [angela.pendergraff@tcsedu.net](mailto:angela.pendergraff@tcsedu.net)

## ***Course Identification***

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Course Numbers: 5901  
Course Name: Personal Finance  
Course Location: MTSU Hall: Room 510  
Class Times: 1<sup>st</sup> Block - 8:15 to 9:50 (MOOC Personal Finance)  
2<sup>nd</sup> Block – 9:57 to 11:27 (planning)  
3<sup>rd</sup> Block – 11:34 to 1:43 (Personal Finance)  
4<sup>th</sup> Block – 1:50 to 3:15 (Coding Principles aka Coding I)

## ***Course Description/Overview***

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Personal Finance is a course designed to help students focus on their role as a citizen, student, family member, consumer, and active participant in the business world. Budgets. Bills. Debt. Savings. Spending. Credit Cards. Mortgages. These are all scary words for a soon to be graduating senior on the threshold of the “real world”. All the more scary if the student isn’t financially literate and doesn’t know a thing about managing his or her money.

This course will provide a foundational understanding for making informed personal financial decisions. Ethical issues will also be presented

## ***Course Resources***

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### **School Website**

- [www.tullahomahighschool.net](http://www.tullahomahighschool.net)

### **Required Course Text**

- no textbook used
- online sources, note taking, discussion, journaling, and research

### **Course Fees**

- \$15.00 instructional fee

### **Course Supplies**

- Three-ring notebook (for class notes and handouts)
- Pencil, pen, paper – DAILY

## **Dirty Duty**

- We all share space and germs in the learning environment. I believe that everyone's learning is enhanced in a cleaner atmosphere; therefore a clean classroom is a must. A dirty classroom makes it hard to concentrate on schoolwork. Therefore, everyone must choose one (1) of the following:
  - 15 to 20 minute 'clean the classroom – dust, wipe down tables, chairs, etc, OR
  - Bring in a cleaning supply such as:
    - Bring in one (1) roll of paper towels
    - Bring in two (2) boxes of Kleenex
    - Bring in one (1) roll of Lysol or Clorox wipes
    - Bring in one (1) bottle of spray cleaners (example: Mean Green, Windex, Lysol, etc)
    - Bring in one (1) bottle of hand sanitizer

## ***Grading Scheme***

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### **Grading System**

Grades will be based on THS grading scale as follows:

A	93 – 100
B	85 – 92
C	75 – 84
D	70 – 74
F	69 and below

### **Grading Policy**

Student grades will be evaluated on the following:

- |                              |     |
|------------------------------|-----|
| • Daily Grades/Homework      | 20% |
| • Vocab/ACT Prep/Spelling    | 10% |
| • Management/Professionalism | 5%  |
| • Quizzes                    | 30% |
| • Test/Projects              | 35% |

#### Daily Grades:

Class assignments and homework

#### Quizzes/Tests/Projects:

Chapter quizzes and tests, Pop quizzes, Unit tests, Mock Interview (counts as three test grades)

#### Vocab/Spelling/ACT Prep :

Weekly spelling tests, bell ringer activities, vocab assignments, and exit tickets..

#### Professionalism:

Randomly given grade on conduct, preparedness, professional attitude, assignment completion and punctuality – simply following instructions and doing what you're suppose to do

## **Late Assignments**

- Obtaining makeup work is a responsibility characteristic. Therefore, it is your responsibility to find out what you missed – THE DAY YOU RETURN – NOT THREE DAYS LATER....
- Students will have a specified period of time to complete missing assignments.
- Any uncompleted assignments will result in a grade of ZERO.

## ***Course Policies***

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### **Student Expectations / Take Ownership**

- Have some sort of organization
  - Know where your things are
- Work in teams – period!!
- Participate
  - You get out what you put in
- Write legible
  - If handwriting cannot be read – it is incorrect
- Be on time
  - Tardies will be logged and disciplinary action taken
- Be prepared
  - Bring supplies to class daily – no excuses
  - Groom at home; not school
- Respect Others (for teacher and classmates)
  - Be courteous of others when they are speaking. This includes teacher, guests, and other students
  - Touch only your belongings – not your neighbors, not the teachers
- Respect the Environment
  - Keep workstations clean and neat
  - Return papers to appropriate trays
  - Keep food/drink out of the lab
  - Leave with what you brought to class
- Cheating
  - Any form of cheating will result in a 0% on the assignment.
- Behavior
  - You know how to behave!

## Cell Phones

- Cell phones will be left at the door upon entry and logged daily
- Cell Phone Violations are as follows:
  - 1<sup>st</sup> offense: Parent/Guardian must pick up next day & sign notice
  - 2<sup>nd</sup> offense: Phone is confiscated for 1 week & Parent/Guardian must pick up & sign notice
  - 3<sup>rd</sup> offense: Phone is confiscated and may be kept for a period up to the remainder of the school year and will be picked up by Parent/Guardian on or after the last day of school

## Arrival to Class

- Class begins promptly each day – be in assigned seat
- Consequences for tardies are as follows:
  - 1<sup>st</sup> tardy – warning
  - 2<sup>nd</sup> tardy – warning and parent/guardian phone call
  - 3<sup>rd</sup> tardy – detention and parent/guardian phone call
  - 4<sup>th</sup> tardy – detention and parent/guardian phone call
  - 5<sup>th</sup> tardy – administrative referral with parent/guardian phone call
  - 6<sup>th</sup> tardy and beyond – administrative referral

## Hall Pass – First fifteen/Last fifteen – Don't Ask!!

- Leaving class will be done on a very *limited* basis.
- You must ask permission and have a SPECIALLY DESIGNED hall pass with you.
- When leaving the classroom, do so quietly, without disturbing anyone else.
- Please understand that not all requests may be approved, even if you have a valid reason

## Assignments

- It is essential to your academic success to complete all assignments.
- All graded work must be kept neatly in a binder. DO NOT THROW ANYTHING AWAY!
- Every assignment must be turned in with your name and the date in the upper right corner of the page (unless otherwise specified)
- Every assignment must be placed in the appropriately marked basket in the back of the room.
- An assignment turned in without a name will have an automatic *10-point deduction*.
- All assignments are to be made up within *three days of absence*. If you fail to turn in assignments within three days, a zero will be given.
  - It is *your responsibility* to find out the missed assignment(s). Missing work will NOT be brought to you.

## Cheating

- Zero Tolerance. WHEN caught, an automatic zero!
- Cheating includes copying, pasting, using other people's work or working in pairs when group work has not been designated

## **End of Class**

- Close all programs and log out.
- You must remain seated until the bell rings. I dismiss class – not the Bell!!
- When leaving make sure your desk and workstation is straightened and chair is push under. Mouse and mouse pad need to be placed neatly on computer and all trash should be placed in the trashcan.
- Take all your belongings with you. Anything that is left will be tossed in the trashcan – and textbooks will be sent back to their teachers.

## ***FBLA***

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- FBLA: Future Business Leaders of America is a business organization for meeting new people and aspiring leaders. Join to learn and compete at the local, regional, and state levels. Dues are \$15.00.

## ***Dates to Remember***

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### **Yearbook Delivery**

- August 10<sup>th</sup>

### **School Pictures**

- September 13<sup>th</sup> & 14<sup>th</sup>

### **No School Days**

- September 3<sup>rd</sup>
- January 4<sup>th</sup>
- January 21<sup>st</sup>
- February 18<sup>th</sup>

### **Early Dismissal Days**

- August 29<sup>th</sup>, September 26<sup>th</sup>, November 14<sup>th</sup>, January 30<sup>th</sup>, March 6<sup>th</sup>, April 24<sup>th</sup>, and May 15<sup>th</sup>

### **Parent Conferences**

- August 30<sup>th</sup>, November 15<sup>th</sup>, January 31<sup>st</sup>, and February 7<sup>th</sup>

### **Exam Dates**

- Fall Final Exams: December 20<sup>th</sup> (1<sup>st</sup> and 3<sup>rd</sup>) – dismissal at 1:15
- Fall Final Exams: December 21<sup>st</sup> (2<sup>nd</sup> and 4<sup>th</sup>) – dismissal at 1:15
- Senior Final Exams: May 13<sup>th</sup> (1<sup>st</sup> and 3<sup>rd</sup> block) – dismissal at 3:15
- Senior Final Exams: May 14<sup>th</sup> (2<sup>nd</sup> and 4<sup>th</sup> block) – dismissal at 3:15
- Spring Final Exams: May 22<sup>nd</sup> (4<sup>th</sup> from 1:15 to 3:15) – dismissal at 3:15
- Spring Final Exams: May 23<sup>rd</sup> (1<sup>st</sup> and 3<sup>rd</sup> block) – dismissal at 1:15
- Spring Final Exams: May 24<sup>th</sup> (2<sup>nd</sup> from 8:15 to 10:15) – dismissal at 10:15

### **Fall Break & Spring Break**

- October 4<sup>th</sup> – 12<sup>th</sup>
- March 21<sup>st</sup> – 29<sup>th</sup>

### **Thanksgiving Break**

- November 19<sup>th</sup> – 23<sup>rd</sup>

### **Christmas Break**

- December 21<sup>st</sup> – January 4<sup>th</sup>

**Personal Finance  
Competency Profiles  
Course #5901**

**Financial Responsibility and Personal Decision Making**

**Standard 1.0:** Define the concept of personal finance and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.

**Standard 2.0:** Write long-term (over five years), mid-term (1- 5 years), and short-term (a year or less) personal financial goals, defining desired education, career, and earning milestones and saving and spending plans. Evaluate factors that may influence the goals, including family responsibilities, individual values, and economic conditions.

**Education, Careers, and Income**

**Standard 3.0:** Develop a chart, table, or graphic to compare characteristics of various careers, such as alignment to personal interest and aptitude, education requirements, available position, salaries, potential lifetime earnings, and employer benefits. Research and report (orally or in an explanatory text) the requirements for admission to and related costs of attending a specific postsecondary institution and how that will support education, career, and earning goals.

**Standard 4.0:** Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education financial aid by completing an application. Identify strategies for reducing the overall cost of postsecondary education, including the impact of scholarships, grants, work-study, and other assistance.

**Standard 5.0:** Research multiple viewpoints that support or question the use of student loan debt in paying for postsecondary education. Assess the extent to which the reasoning and evidence presented support the author's claim. Citing specific textual evidence, craft an argumentative essay that either supports or opposes the use of student loan debt, developing both claim(s) and counterclaim(s) fairly.

**Standard 6.0:** Describe factors affecting take-home pay such as tax withholdings, benefits (e.g., insurance, 401k), and plan payroll deduction. Complete a 1040ez or 1040A and a W-4 Employee's Withholding Allowance paperwork, and analyze the W-2 Wage and Tax Statement for federal income tax purposes.

**Planning and Money Management**

**Standard 7.0:** Create a personal balance sheet. Determine assets and liabilities and calculate net worth. Using research from local sources (such as newspapers, chambers of commerce, local government, and company websites), create a monthly personal budget. Cite specific textual evidence from findings when calculating earnings of a selected occupation and including accurately estimated household living expenses, taxes, potential savings, and an emergency fund.

**Standard 8.0:** Understand the availability of consumer protection laws, agencies, and resources. Investigate the availability and reliability of resources to assist consumers in making buying decisions (include national, state, and local resources, as appropriate).

**Standard 9.0:** Compare and contrast services and products available from financial service providers such as commercial banks, savings and loans, and credit unions. Identify the services that best support the personal financial goals. Craft an argumentative essay supported by evidence about selecting a specific financial account or service to best meet current and/or future financial goals.

### **Credit and Debt**

**Standard 10.0:** Compare and contrast the various sources and types of consumer credit, such as student loans, auto loans, store credit cards, and payday loans. Draw conclusions about the types of credit best suited for financing and/or purchasing various goods and services, defending claims with specific textual evidence.

**Standard 11.0:** Citing information from at least one of the three major credit-reporting agencies, describe credit reports and credit scores. Describe the relationship between consumers and credit reports/credit scores, discussing their importance and citing specific textual evidence from research. Analyze a sample credit report and interpret how the contents may affect the credit score. Explain how the credit score may impact borrow opportunities and the cost of credit. Summarize specific activities used to maintain a good credit score.

**Standard 12.0:** Citing evidence found in credit application, compare and contrast various types of credit and calculate the real cost of borrowing. Explain factors that can affect the approval process associated with each type. Identify typical information and procedures required in the credit application process. Analyze factors associated with the purchase of an automobile and defend a specific buying decision, including:

- a. Define and understand factors most often included in negotiations (such as cash vs. financing, inclusion of trade-in, etc).
- b. Evaluate costs and benefits of different service contract and/or warranty options.
- c. Compare and contrast available financing options based on consumer characteristics and size of down payment.

**Standard 13.0:** Identify strategies for good use of credit and effective debt management to recognize the warning signs of impending debt problems. Illustrate the long-term consequences of accumulating debt and filing for bankruptcy. Formulate a plan to eliminate debt and determine the impact on a personal budget, citing specific textual evidence to defend elements of the plan.

### **Risk Management**

**Standard 14.0:** Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations. Determine the role of insurance in personal financial planning to preserve and build wealth.

**Standard 15.0:** Conduct assessments of various types of identity theft situations and scams, then determine strategies and present a plan to safeguard and protect against identity theft. Design and present a plan to significantly lower and protect against risks. Determine steps that should be taken by a victim of identity theft to report the incident and re-establish identity.

### **Saving and Investing**

**Standard 16.0:** Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals. Compare and contrast saving and investment strategies, such as savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer sponsored savings plans, physical assets, and commodities.. Design a diversified saving and

investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.

**Financial Planning  
Competency Profiles  
Course #5890**

**Education, Careers, and Income**

**Standard 1.0:** The student will develop and apply concepts related to human relations, safety, career development, communications and leadership skills for a global workplace.

- 1.1 Develop sensitivity to personal, societal, corporate, and governmental responsibility to community and global issues.
- 1.2 Demonstrate the interpersonal, teamwork, and leadership skills needed to function in diverse business settings, including the global market place.
- 1.3 Communicate effectively as writers, listeners, and speakers in diverse social and business settings.
- 1.4 Apply the critical-thinking and soft skills needed to function in students' multiple roles as citizens, consumers, workers, managers, business owners, and directors of their own futures.
- 1.5 Analyze and follow policies for managing legal and ethical issues in organizations and in a technology-based society.
- 1.6 Investigate the lifelong learning skills that foster flexible career paths and confidence in adapting to a workplace that demands constant retooling.
- 1.7 Assess personal skills, abilities, aptitudes and personal strengths and weaknesses as they relate to career exploration and apply knowledge gained from individual assessment to research and develop an individual career plan.
- 1.8 Examine the goals and principles of Future Business Leaders of America.
- 1.9 Investigates online and office safety procedures and passes a written safety examination with 100% accuracy.
- 1.10 Demonstrates parliamentary procedure through office staff/chapter organizational meetings.
- 1.11 Apply appropriate typography concepts to industry documents.

**Standard 2.0:** The student will evaluate the diverse finance career opportunities.

- 2.1 Analyze finance career opportunities.
- 2.2 Assess the employment outlook in financial careers.
- 2.3 Compare the earning power of various careers.
- 2.4 Assess the education and experience necessary for careers of interest.

**Business Management**

**Standard 3.0:** The student will investigate financial management business and client strategies.

- 3.1 Analyze the financial position of a business
- 3.2 Analyze money management strategies.
- 3.3 Plan tax strategies.
- 3.4 Examine purchasing strategies and alternatives for legal protection.

## **Savings and Investing**

**Standard 4.0:** The student will examine various investment opportunities.

- 4.1 Examine the importance of business and client financial stability
- 4.2 Predict investment returns.
- 4.3 Analyze methods of portfolio diversification.

**Standard 5.0:** The student will analyze retirement plans

- 5.1 Examine various retirement plans to include IRA, ROTH IRA, SEP IRA, and annuities.
- 5.2 Compare the different types of retirement plans.
- 5.3 Predict investment returns.
- 5.4 Investigate social security and its role in retirement planning.
- 5.5 Analyze methods for portfolio diversification.

## **Estate Planning**

**Standard 6.0:** The student will design a plan for the administration and disposition of estate property.

- 6.1 Interpret vocabulary terms related to wills and intestacy.
- 6.2 Appraise various trusts and estates.
- 6.3 Evaluate the effects of federal and state taxes on estate planning.
- 6.4 Examine the laws governing the management and deposition of an estate.

## **Copyright and Legal Issues in Business**

**Standard 7.0:** The student will research and apply knowledge of ethical and legal issues within the industry.

- 7.1 Demonstrate work ethics that include integrity, honesty, loyalty, perseverance and security of all financial information that meet industry standards.
- 7.2 Research benefits and consequences resulting from the practice of business ethics.
- 7.3 Comprehend copyright laws and their applications to text, visual art, design, music, and photography.
- 7.4 Research legal responsibilities associated with the use of the Internet as required by federal and state government agencies.

## ***Professionalism Project***

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Parents

I am delighted to have your son/daughter in my class this year. This is to inform you that Personal Finance and Web Design Essential students will be assigned a leadership project this semester. This project goes along with the standards required for this course (attached and listed below). I have given this assignment to them today and hope that they will begin working on this project as soon as possible. Please take the time to sit down with your son/daughter and review the activities and options available along with the possible points. The project for the first nine weeks will be due **Thursday, September 27, 2018**. The second nine weeks project will be due **Thursday, March 14, 2019**. **Both projects will count as a project/test grade**. If there is any objection to this project, a student can do an alternate assignment, which will be to write two comprehensive research reports to be due at the same time the leadership projects are due. Copies of the requirements for the alternate assignment will be given upon request.

The purpose of the Leadership Project is to do the following:

- Get students to think about their goals for their future
- Get students to think about their strengths and find ways to overcome their weaknesses
- Get students involved in community service projects and helping charitable organizations
- Improve on students' writing skills
- Get students involved in school activities
- Improve on reading and researching skills
- Teach students the importance of responsibility, organization skills, and time management
- Get students to participate in FBLA and/or other leadership activities

The competency standards that this leadership project fulfills are:

Standard 14.0 for Web Design Essentials – Demonstrate human relations, communication, organizational, time management, and professional leadership skill.

- 14.1 Demonstrate self-initiative through group projects
- 14.2 Examine the value of leadership skills
- 14.3 Illustrate image building and public relations techniques
- 14.4 Assess decision-making skills
- 14.5 Demonstrate effective teamwork and critical analysis applying conflict resolution techniques
- 14.6 Examine the value of leadership skills and confidence through personal reflection
- 14.8 Analyze the goals and apply the principles of Future Business Leaders of America

Standard 5.0 for Personal Finance – Apply employability skills as an integral part of the personal finance curriculum

- 5.1 Participate in co-curricular student organization activities that enhance personal finance skills

Standard 1.0 for Graphic Design – Develop and apply concepts related to human relations, safety, career development, communication, and leadership skills for a global workplace.

- 1.4 Apply the critical thinking and soft skills needed to function in students multiple roles as citizens, consumers, workers, managers, business owners, and directors of their own futures

- Analyze and follow policies for managing legal and ethical issues in organizations and in a technology-based society

Please sign the attached form on your choice of the two options. If you have any questions, you can e-mail me at [angela.pendergraff@tcsedu.net](mailto:angela.pendergraff@tcsedu.net). I look forward to working with your student and expect to have a great semester.

Sincerely

Angela Pendergraff-Patterson  
Business/Technology Teacher

### **Alternate Assignment to Leadership Project To Replace the Leadership Project**

- € Personal Finance
- € Coding Foundations

Students who decide not to do the Leadership Project will have two research papers to do during the 18 week semester. The two projects will have the same due date as the Leadership Project given to the class. Each of the papers will consist of doing research. Students must have at least three sources where information has been obtained and must cite them correctly.

**Assignment:** Students will write a seven page (body of information – approximately 2000 words) paper. Additionally, the paper must have a cover page, table of contents page, and works cited page according to the MLA format. They must use correct grammar, spelling, and formatting.

### **Topics are:**

1. **Career of Interest to You**
2. **Using Technology to Enhance Learning**

### ***Signature Form***

Please read through this syllabus. It pertains to what your child will be doing in my class. I would like to have the ability to work with you to help my students and your children to learn what they need to know as upcoming adults. Please feel free to contact me at any time. The school number is (931) 454-2620 and my e-mail address is [angela.pendergraff@tcsedu.net](mailto:angela.pendergraff@tcsedu.net).

**Parent Signature:**

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**Parent Home Phone:**

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**Parent Cell Phone:**

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**Parent E-Mail:**

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**Parents**, please initial that you have read through the following, understanding course policies, procedures, rules, and objectives:

\_\_\_\_\_ class syllabus

\_\_\_\_\_ course competencies

**Student Signature:**

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**Students**, please initial that you have read through the following, understanding course policies, procedures, rules, and objectives:

\_\_\_\_\_ class syllabus

\_\_\_\_\_ course competencies