



Money Matters



Instructor: Mrs. Kojder
Phone: 682-314-1600 Room: B107
Email: nancykojder@misdmail.org

The Barber Shoppe
School Store

Student and Parents/Guardian(s),

I am extremely excited to have you in class this year. This syllabus will provide basic information that will allow you to be successful. Please read over it carefully and share it with your parents/family.

A major key to thriving students is teacher/parent/family/student communication. I want to help all of my students prosper in this class, preparing them for life after high school by encouraging them to strive for excellence. With parental/family help by providing encouragement and support at home, I believe each student can achieve his or her maximum potential. Please feel free to call me at school and leave a message or email me if you or your parents have any questions. Teacher contact information follows the course information below. My conference period is from 10:00 a.m. to 10:45 a.m.

Grades can be accessed through Skyward. (See the District website at www.mansfieldisd.org for more information on this grading program.)

COURSE INFORMATION

This semester long course (one credit) meets every other day. The class meets at Ben Barber Career Tech Academy (BBCTA) in Room B107.

This course introduces to the financial planning process and the components of a comprehensive financial plan. Students will investigate global economics with emphasis on the free enterprise system and its impact on consumers and businesses. Students will learn how to achieve long-term financial goals by preparing a financial plan that includes saving, investing, budgeting, borrowing, risk management (insurance), and retirement and estate planning. Students will analyze income and taxes, learn to use credit wisely, evaluate personal financial needs, and manage personal finances.

CERTIFICATIONS

There are no certifications available for this course.

INSTRUCTIONAL MATERIALS INFORMATION

- Pencil and/or Pen
- Notebook Paper
- One new box of facial tissues

Each student will read Teenagers Preparing for the Real World and Financial Literacy for Teens, which are both by Chad Foster. We have classroom copies. These bestselling books, as well as some computer-based

curriculum in the computer lab and projects are the backbone of the course. Class time will be provided to read the books, but students who arrive late to class or read slowly may have some reading to do at home. In addition, there is a culminating project in which students simulate living on a budget as if they have just graduated from college and have started a new job. It gives students the opportunity to put into use all of the concepts that they have learned in the course.

The schedule is tentative and subject to change depending on the progress of the class.

COURSE CALENDAR - A tentative schedule of major assessments is as follows:

| | |
|---------|-----------------------------------|
| Week 2 | Assessment #1 |
| Week 3 | Assessment #2 |
| Week 5 | Assessment #3 |
| Week 6 | Assessment #4 |
| Week 9 | Assessment #5 |
| Week 12 | Assessment #6 |
| Week 14 | Welcome to the Real World Project |
| Week 16 | Knowledge Matters Simulation |
| Week 18 | Knowledge Matters Final Project |

The schedule is tentative and subject to change depending on the progress of the class.

POSTING STUDENT GRADES

Student grades will be posted in Skyward within five business days for daily grades and major grades. Special consideration is given to major projects, including lengthy writing assignments.

Grading Percentages:

| | |
|----------|-----------------|
| <u>A</u> | <u>90-100</u> |
| <u>B</u> | <u>80-89</u> |
| <u>C</u> | <u>70-79</u> |
| <u>F</u> | <u>Below 70</u> |

SEMESTER GRADES

- Semester grades are computed by averaging the numerical grades recorded for each of the three six week reporting periods and the course semester exam.
- All course grades will be calculated as follows:

First Six Weeks = 26% Second Six Weeks = 27% Third Six Weeks = 27%

Semester Exam = 20%

- Course credit is awarded with a grade of 70 or higher. If a student fails either semester of any MISD yearlong course and passes the opposite semester with a high enough grade for an overall average of 70 for the full course, a full credit will be granted. In this situation, for averaging to occur, the courses must have been taken during the same school year and in consecutive semesters.

SEMESTER EXAMS

Each semester, specific exam schedules are designated for MISD high school and dual credit courses. These schedules must be followed. Neither mid-term nor final exams are given early. If a student is absent on the day of an exam he/she will take the exam at a date/time designated by the school.

Kojder Kash will be provided for each student. These create a “pass” system, which a student may use for a variety of purposes. The student will get two Kojder Kash passes for the six weeks. One pass may be used during each of the three-week grading periods. Passes may be used as will best benefit the student individually. The passes have the following worth:

| <u># Passes</u> | <u>item</u> |
|-----------------|-------------------------------|
| 1 | drop daily grade |
| 2 | drop quiz grade |
| 1 | 5 points added to test grade |
| 1 | 10 points added to quiz grade |

ABSENCES/TARDIES

Class attendance is extremely important. Each class missed is 3 hours of class time lost. **Missing any more than 20 minutes of class is considered an absence as per Mansfield ISD district policy.**

It is your responsibility to get any information missed if absent or tardy. There is a class spiral in the tray on the front table where you can find out what you missed. If you need a handout and it is not in the tray, please ask me for it immediately upon your return.

Tardy Policy:

Tardy 3 – Verbal warning
Tardy 4 – Phone call home
Tardy 5 – Office referral

TEST RETAKES

- Students who fail a major test/assessment (below 70%) will be allowed to retake or correct up to a 70% grade. This does not include semester examinations.
- Students are expected to make arrangements with the teacher to retake or correct a major test/assessment. The retake exam may not be taken during class time. It can be taken after school by appointment.
- Students are encouraged to participate in tutoring opportunities before retaking a test.
- Each teacher will communicate routine requirements for retakes and corrections in his/her course syllabus.
- All retakes or corrections must be completed prior to the end of each six week grading period unless the student is afforded time, after the six week grading period, as a result of the district’s absent/make-up guidelines.

LATE WORK

- Teacher designates due date and time for assignment (Beginning of class period, End of class period, designated time of day)
- If student fails to meet the due date and time, then the student has till the next class period (next A day or B day) to turn in assignment to be considered one day late.
- Students will be assessed a penalty of 30% points for up to one class period late.
- Score of a zero may be given for work turned in after one day late.

MAKEUP WORK (because of absence for any class missed)

- The teacher may assign the student makeup work based on the instructional objectives for the subject or course and the needs of the individual student in mastering the essential knowledge and skills or in meeting subject or course requirements.
- A student will be responsible for obtaining and completing the makeup work in a satisfactory manner and within the time specified by the teacher. When absent, the student is afforded the number of days missed plus one additional day to turn in makeup work. [A/B Block Example: A student misses Monday and Tuesday of the week and he/she returns on Wednesday of that same week. Student work from Monday's absence is considered late after Friday, and student work from Tuesday's absent is considered late after the following Monday.]
- A student who does not make up assigned work within the time allotted by the teacher will receive a grade of zero for the assignment.
- A student is encouraged to speak with his/her teacher if the student knows of an absence ahead of time, including absences for extracurricular activities, so that the teacher and student may plan any work that can be completed before or shortly after the absence.
- A student will be permitted to make up tests and turn in projects due in any class missed because of absence. Teachers may assign a late penalty to any long-term project in accordance with time lines approved by the principal and previously communicated to students.
- See UIL Eligibility ("No Pass/No Play") guidelines for additional information related to grades and UIL Eligibility.

MISSED EXAMS/WORK

Student not absent: Late work accepted up to 3 days after initial due date, with 10 points lost each class period it is late. No late assignments accepted after 3 days.

Student excused absence: It is the student's responsibility to complete missed work promptly upon their return. Students receive one extra day for each day missed to complete their work. For planned absences, student should request work missed in advance. Many assignments will be posted in Google Classroom.

TUTORIALS

I will do everything in my power to help you succeed, but it is your responsibility to let me know if you are in need of help. It is very important not to fall behind. Tutorial times will be set on an individual basis. However, I am at school most days until 3:15 p.m. or later.

ACADEMIC DISHONESTY

I believe that honesty is extremely important. Please, give me no reason to suspect any form of cheating on work that you do in this course. While working with others on homework/projects is allowed and encouraged, I consider copying all or part of any assignment to be cheating – both parties are to blame, whether the student(s) is/are currently enrolled in this course or not.

Consequences for Academic Dishonesty

Daily Work

- Every Offense
 - Academic and Disciplinary Consequences
 - Assign grade of zero
 - Write a referral
 - Teacher contacts parents
 - Consequence from administrator would be a minimum of AC placement

Exams or Other Major Assessments

- Every Offense
 - Academic and Disciplinary Consequences
 - Assign grade of zero

- Write a referral
- Teacher contacts parents
- Consequence from administrator would be a minimum of AC placement
- An alternative exam or major assessment can be completed for a maximum grade of 70%
- Academic Associate is notified and will schedule a meeting with student, parent and teacher

CTSO

DECA is the Career Tech Student Organization for students enrolled in any Marketing or Business class. DECA membership is optional, but it is highly recommended. Students have the opportunity to learn more about the fields of Business, Marketing and/or Finance by their involvement in DECA, which includes competition, field trips, guest speakers and/or participation in the Fashion show. The officers are selected early in the fall semester. The membership drive runs officially through September 15, and officers are determined through an Interview Process that is evaluated by the DECA Sponsors and the Executive Officers. We continue to accept members throughout the school year. *Meetings held the 1st Tuesday of each Month. The first meeting this semester is on **Sept. 3rd** at 6:00pm in the CUBE.*

PARENTS

Please read the information in this letter carefully. I must receive the following signed form by *Friday, January 23, 2019*. The signed acknowledgement form and signing up for Remind by this date will be a 100 as a daily grade in Skyward. I look forward to hearing from you. Let's make this an outstanding year!

Sincerely,

Nancy Kojder

Attendance/Technology Expectations

1. Students are to be in the room when the bell rings.
2. Sign in at the table by the door. This is how attendance is taken. It is your responsibility to sign in each class day.
3. Assigned seats – students must sit at their assigned computers and are not allowed to use other computers unless specifically directed to by the instructor.
4. Backpacks, purses and other large items must be left on the floor under computer workstation.
5. Cell phones are not allowed during class per District Policy, unless instructional use is warranted and approved by the teacher. Cell phones will be “parked” in a numbered (matching the assigned computer workstation number) pocket organizer during instructional time, if warranted. Those phones required to be parked will be returned at the end of class. There will be further consequences for repeat offenders.
6. Computers should be left in the same configuration as found. **NO CHANGES!** Remember these are not your home computers and the district is watching.
7. Eating meals is not allowed in the computer lab. All drinks must have a lid and placed on the table, rather than by the computers. Please take care of your trash.
8. Five minutes before the end of class students are to:
 - Return all materials to the appropriate location.
 - Leave workstation area clean for the next class.
9. There is no bell at Ben Barber. Student will wait to be dismissed by the teacher.

Syllabus: Agreement of Understanding

Instructor: Mrs. Nancy Kojder

Money Matters (B-1)

Due Wednesday, January 15, 2020

1. Sign into <https://classroom.google.com> with your misdmail.net email address
2. Then enter class code: qbwwzo2
3. Click on Announcements and you will find the class welcome and the syllabus attached.

E-MAIL ADDRESS: nancykojder@misdmail.org

Remind – Enter this number 81010 then text @783h4hf

I, ***the student***, fully understand the terms of the syllabus and will abide by the classroom expectations, policies and procedures to the best of my ability.

Printed Name _____

Signature _____

I, ***the parent/guardian***, fully understand the terms of the syllabus and will encourage my student to abide by the classroom expectations, policies, and procedures.

Printed Name _____

Phone Number _____

Email Address _____

Signature _____

Syllabus: Agreement of Understanding

Instructor: Mrs. Nancy Kojder

Money Matters (A-1)

Due Tuesday, January 14, 2020

1. Sign into <https://classroom.google.com> with your misdmail.net email address
2. Then enter class code: pj3p4vs
3. Click on Announcements and you will find the class welcome and the syllabus attached.

E-MAIL ADDRESS: nancykojder@misdmail.org

Remind – Enter this number 81010 then text @gfbe826

I, ***the student***, fully understand the terms of the syllabus and will abide by the classroom expectations, policies and procedures to the best of my ability.

Printed Name _____

Signature _____

I, ***the parent/guardian***, fully understand the terms of the syllabus and will encourage my student to abide by the classroom expectations, policies, and procedures.

Printed Name _____

Phone Number _____

Email Address _____

Signature _____