



# Course Syllabus Report

## EX3810 EXPO 8-2 (Personal Finance) ()

**DISTRICT APPROVED CURRICULA:** eDynamics

**STATE COURSE CODE:** MISC250 (Exploratory)

**GRADE LEVELS:** 8th Grade

**CREDITS:** N/A

**AVERAGE HOURS PER WEEK:** 5

**PREREQUISITES:**

**DEFAULT ALE CERTIFICATED TEACHER:** Laurie Hamilton

**ALE COURSE GRADING SCALE:** Excelling (EX)= 90%-100%

Meeting (ME)= 70%-89%

Approaching (AP)= 60%-69%

Beginning (BE)= 0%-59%

**DESCRIPTION** We all know money is essential in life, and the financial decisions you make today may have a lasting effect on your future. Explore how to spend and save your money wisely, and learn key financial concepts around taxes, credit, and money management. Discover how education, career choices, and financial planning can lead you in the right direction to making your life simpler, steadier, and more enjoyable.

**ESSENTIAL LEARNINGS:** Define various economic terms associated with personal finance.

Understand different types of economies and how they influence individuals.

Discuss the links between individuals, the economy, and the government.

Describe some of the global factors influencing the modern economy.

Understand how healthy individual finances contribute to the overall health of the economy.

Explain the necessary steps in creating a financial plan.

Understand the financial risks of certain personal decisions.

Identify the resources available to families when setting financial goals.

Understand shared decision-making and how it helps us make smart financial choices.

Describe different types of financial institutions.

Identify different types of accounts available.

Understand why some financial institutions are problematic for consumers.

Understand the types of services offered by financial institutions. Understand different types of insurance policies.

Discuss various elements of an insurance policy and how they affect premiums and claims.

Explain the importance of estate planning and how it relates to successful finances.

Identify the different types of wills and how they are used.

Understand the basic elements of a contract.

Understand the advantages of saving money.

Explain the relationship between saving and investing money.

Examine the advantages and disadvantages of investments.

Identify the types of available investments and how to reduce the risk.

Identify factors affecting the way credit is extended.

Understand how to avoid credit problems.

Explain the best process for choosing a personal credit card

Discuss the best places to keep different financial records.

Learn how to create a personal balance statement and its importance.

Understand how to create a cash flow statement.

Discuss how to create a budget.

Discuss strategies for purchasing goods and services wisely.

Understand what advertising is and its effect on consumers.

Discuss common advertising techniques.

Define identity theft and the ways that this can happen.

Examine the effects of identity theft and ways of reducing our risks.

**INSTRUCTIONAL MATERIALS NEEDED:** Internet access, computer, ability to print, modern OS/software/web browser, headphones with microphone- if not built into computer, webcam for virtual sessions and some possible assessments.

## **SYLLABUS**

### **ALE COURSE OBJECTIVES**

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## **ALE COURSE STANDARDS**

PS 1 Finance Responsibility and Decision Making: Identify and understand the decision-making process to formulate a financial decision in a written/oral format.

PS 2 Income & Employability: Identify sources of personal income and explore career options. I

### **LEARNING REQUIREMENTS**

**Weekly Work Completion:** Scholars will submit original work in all classes each week.

**Original Work Submissions:** Scholars will only submit their original work. If a scholar uses outside sources in the creation of their original work, citations must be present in the format requested by their teacher.

**Weekly Communication:** Scholars will communicate weekly with their teachers regarding their academic progress.

**Functioning Technology/Required Materials:** Scholars will always have constant and consistent access to the functioning hardware, software, technology, and required materials necessary to complete their coursework in all classes.

**Academic Integrity:** Academic integrity is essential to learning. scholars are expected to complete their own work. Copying, plagiarizing, cheating, or other methods of intentional deception are prohibited and could result in the scholar's removal from the class or iA entirely.

**IA Policy 1st Offense:** The scholar will be contacted by the teacher via phone call, the scholar will be made aware of the plagiarism and examples of how this can be avoided will be discussed. Direct instruction on plagiarism will be delivered by the teacher. iA Administration and other teachers will be made aware of the plagiarism. The work must be redone without plagiarism.

**2nd Offense:** The scholar and parents will be contacted by the teacher directly and the scholar will have to complete the plagiarized assignment without plagiarism before moving on in the course. iA Administration will be made aware.

**3rd Offense:** The scholar will be withdrawn from the course or iA depending on the severity and/or frequency of the plagiarism.

**WAC (Weekly Academic Contact):** State regulations require scholars in online programs to have weekly academic contact with each teacher. This occurs by engaging with the curriculum and online instruction, submitting assignments to make progress in learning, and successfully completing courses. Scholars have multiple opportunities and methods to achieve weekly academic contact and receive teacher assistance and feedback: email, message, live online sessions, assignments, phone, and/or face-to-face meetings by appointment when applicable and in accordance with social distancing guidelines.

In accordance with new state law the iA Weekly Academic Contact policies are changing. To ensure the success of all iA scholars, Weekly Academic Contact is required to remain enrolled at iA.

1st week missed WAC= Notification of missed WAC that informs scholars and parents of the consequences of additional missed WAC. (Step 1)

2nd consecutive or 3rd cumulative week of missed WAC= The scholar and parent must conference with a designee to discuss the missed contact, administer a “screener”, and develop a data-based interventions plan. (Step 2)

5th consecutive OR 6 cumulative of missed WAC= BECCA petition will be filed. (Step 3)

## **ACADEMIC GOALS**

### **ALE COURSE**

#### **LEARNING ACTIVITIES**

Projects., Activities., Discussion., Internet Research.

## **EVALUATION**

### **ALE Course Evaluation Methods:**

Monthly Progress Review: State law also requires enrolled scholars to maintain monthly forward progress toward completing classes with success. Scholars are expected to complete one monthly module of at-standard work or have completed the teacher-prescribed plan as assigned by the certificated teacher of that course. If the assigned at-standard work is submitted, the scholar will be considered having made Satisfactory Progress. If the assigned work is not submitted and/or is not at standard, the scholar will be considered having made Unsatisfactory Progress.

An overall Monthly Progress Review (MPR) score will be prepared in the ALE App and notification that they are ready to be viewed will be emailed to every family once a month by the Advisory/Homeroom teacher to communicate overall progress towards mastery and passing of the courses.

Scholars are either making Satisfactory Progress or Unsatisfactory Progress. If a scholar is considered having made Satisfactory progress (by the individual teachers in individual courses) in 50% or more of their courses, they will be considered having made Satisfactory progress overall. If a scholar is considered having made Unsatisfactory progress (by

the individual teachers in individual courses) in more than 50% of their courses they will be considered having made Unsatisfactory Progress overall. If a scholar is determined to have made Unsatisfactory Progress for consecutive months, the Advisory/Homeroom teacher will include escalating intervention plans each month in the Monthly Progress Review. If a scholar reaches 3 months of Unsatisfactory Progress they may be withdrawn by the administration.

**TIMELINES** Complete all lessons and assignments in the September module on your "modules" page in Canvas by September's monthly progress deadline. Complete all lessons and assignments in the October module on your "modules" page in Canvas by October's monthly progress deadline.

**OCTOBER** Complete all lessons and assignments in the October module on your "modules" page in Canvas.

**NOVEMBER** Complete all lessons and assignments in the November module on your "modules" page in Canvas.

**DECEMBER** Complete all lessons and assignments in the December module on your "modules" page in Canvas.

**JANUARY** Complete all lessons and assignments in the January module on your "modules" page in Canvas.

**FEBRUARY** Complete all lessons and assignments in the February module on your "modules" page in Canvas.

**MARCH** Complete all lessons and assignments in the March module on your "modules" page in Canvas.

**APRIL** Complete all lessons and assignments in the April module on your "modules" page in Canvas.

**MAY** Complete all lessons and assignments in the May module on your "modules" page in Canvas.

**JUNE** Complete all lessons and assignments in the June module on your "modules" page in Canvas.