



Course Syllabus Report

BU720OT Personal Finance 1.0 (BU722OT)

MEETS GRADUATION REQUIREMENTS: Yes **NCAA APPROVED:** No
DISTRICT APPROVED CURRICULA: Teacher Created **CREDITS:** 1.0
STATE COURSE CODE: BUS149 (Finance—Other) **AVERAGE HOURS PER WEEK:** 9
SIS COURSE CODE: BU722OT **PREREQUISITES:**
GRADE LEVELS: 9th Grade, 10th Grade, 11th Grade, 12th Grade **DEFAULT ALE CERTIFICATED TEACHER:** Geri Lee

ALE COURSE GRADING SCALE:

All summative assessments will be graded according to the corresponding rubric or teacher directions.

Only summative assessment scores will calculate towards a student's final grade. Each summative assessment is linked to a FWPS Priority Standard (PS).

9-12

- A = 90—100%
- B = 80—89%
- C = 70—69%
- F = 0-69%

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.

DESCRIPTION In this course, students will learn to evaluate personal money management practices related to human, economic, and environmental resources. The effective management of current and future financial resources is an emphasis. A variety of learning activities help students to make satisfying short and long-term decisions about using the resources available to them. Standards and competencies address career planning, basic math review, financial documents, taxes, spending, credit and debt. CIP 279998 1.0 credit per semester--may be used towards the Elective, CTE or Math credits required.

ESSENTIAL LEARNINGS:

Explore career options.

- Create personal career search documents.
- Examine how an U.S. economy works.
- Understand how to read a pay check.
- Research different financial institutions.
- Understand how to compute taxes and fill out other tax forms.
- Examine the strategies for good financial decision making and goal setting.

- Understand the factors of Spending.
- Explore different methods for paying bills.
- Identify the pros and cons of renting vs. buying a house.
- Compare the differences when buying a car vs. leasing a car.
- Identify common payment methods.
- Examine credit card options.
- Investigate the process for obtaining a loan.
- Analyze strategies for debt management.
- Find Net Worth
- Use an expense record
- Developing a Savings and Investing Plan
- Create a budget•Research and discuss consumer rights and laws
- Understand what Identity theft is and how to avoid it. •Discuss the different types of bankruptcy
- Explain what a credit report is, how to get one and how to maintain good credit.
- Explain the reasons for investing in stocks
- Describe how stocks are bought and sold
- Experiment with playing the stock market
- Explain what a mutual fund is and how they work.
- Discuss what Liquidity, risk and rate of return are and why they are important when it comes to investing.
- Be able to use an asset allocator.
- Understand the difference between a taxable and a tax deferred investment
- Use Dollar Cost Averaging and Rule 72 with regards to investing
- Describe the importance of insurance.
- Explain the differences between Auto, Health and Life Insurance.
- Write up a plan for a vacation that includes all the financial details needed.
- Understand and be able to explain how inflation and deflation affects society •Explain the difference between IRA, 401K, 403b and a 509 plan.
- Research what a will is and create their own.
- Describe and explain other legal documents need for estate planning. •Create their own Career Plan
- Describe how to go online to research products before buying them.
- Create a flyer that compares products they researched.

- Compare 2 products based on cost, pros and cons, customer reviews and then give your opinion on which product to buy.

SYLLABUS

ALE COURSE OBJECTIVES

Explore career options.

- Create personal career search documents.
- Examine how an U.S. economy works.
- Understand how to read a pay check.
- Research different financial institutions.
- Understand how to compute taxes and fill out other tax forms.
- Examine the strategies for good financial decision making and goal setting.
- Understand the factors of Spending.
- Explore different methods for paying bills.
- Identify the pros and cons of renting vs. buying a house.
- Compare the differences when buying a car vs. leasing a car.
- Identify common payment methods.
- Examine credit card options.
- Investigate the process for obtaining a loan.
- Analyze strategies for debt management.
- Find Net Worth
- Use an expense record
- Developing a Savings and Investing Plan
- Create a budget • Research and discuss consumer rights and laws
- Understand what Identity theft is and how to avoid it. • Discuss the different types of bankruptcy
- Explain what a credit report is, how to get one and how to maintain good credit.
- Explain the reasons for investing in stocks
- Describe how stocks are bought and sold
- Experiment with playing the stock market
- Explain what a mutual fund is and how they work.
- Discuss what Liquidity, risk and rate of return are and why they are important when it comes to investing.
- Be able to use an asset allocator.

- Understand the difference between a taxable and a tax deferred investment
- Use Dollar Cost Averaging and Rule 72 with regards to investing
- Describe the importance of insurance.
- Explain the differences between Auto, Health and Life Insurance.
- Write up a plan for a vacation that includes all the financial details needed.
- Understand and be able to explain how inflation and deflation affects society •Explain the difference between IRA, 401K, 403b and a 509 plan.
- Research what a will is and create their own.
- Describe and explain other legal documents need for estate planning. •Create their own Career Plan
- Describe how to go online to research products before buying them.
- Create a flyer that compares products they researched.
- Compare 2 products based on cost, pros and cons, customer reviews and then give your opinion on which product to buy.

ALE COURSE STANDARDS

<https://www.fwps.org/cms/lib/WA01919399/Centricity/domain/796/6th-12th-grades/cte/CTE-Personal-Finance-Priority-Standards-PS2014.pdf>

FWPS PRIORITY STANDARDS CATALOG: [Standards Based Education / Priority Standards 6th -12th Grade \(fwps.org\)](#)

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., Individualized Reading., 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

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.