

## **Course: Financial Literacy**

### **Instructor:**

Mr. Steve Weller

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### **Course Goals:**

The purpose of *Foundations in Personal Finance* is to empower students with knowledge and application of basic financial principles so that they can make sound financial decisions for life.

- Reinforce academic skills such as communication, math, reading, research, & writing.
- Help students develop flexible knowledge, effective problem-solving skills, effective collaboration skills, and intrinsic motivation through the use of a variety of individual and group activities.
- Enhance students' financial literacy skills.
- Enable students to develop informed money-management strategies.
- Stimulate interest in financial management.
- Inspire students from all backgrounds to achieve financial well being.
- Foster an understanding and appreciation of ethical money management.

### **Course Organization:**

This course is organized to cover personal finance education. This will be accomplished by lectures, discussions, oral presentations, projects, homework assignments, and assessments. There will be quarterly exams for this course.

### **Teacher & Room Availability:**

Mr. Weller is available to work with you during second lunch and after school. Please do your best to make arrangements in advance.



**HOMWORK GRADING** - Your teacher may check your homework using various methods: homework checks, spot checks, and/or collecting assignments.

**QUIZZES** - Quizzes will vary in format.

**TESTS** - A test is going to cover information over a larger portion than what a quiz would cover such as a full chapter. The approximate date of the test will be announced about a week before and the original test day will be tentative to allow for flexibility of student understanding and proper review of the material.

**Quarterly Grade**     Summative (assessments) 90% of overall quarter grade  
   Unit Tests: 45% of Summative grade  
   Quizzes: 40% of Summative grade  
   Quarterly Test: 15% of Summative grade

**Formative (homework/practice)** 10% of overall quarter grade

The math department strongly believes that extra credit not be offered in mathematics courses. In order to foster a collegiate environment, maintain the integrity of student grades, and provide for proper student placement and advancement through sequenced courses, the department believes this to be in the best interests of both students and faculty.

**Semester Grade**     Each marking period will make up 50% of the semester grade. The percentages that they receive for their respective grades will be used in the calculations, not the letter grade.

Each student must have a passing grade (60% or greater) for the semester to earn semester credit.

**Grading Scale**

A	93-100%
A-	90-92%
B+	87-89%
B	83-86%

B-	80-82%
C+	77-79%
C	73-76%
C-	70-72%
D+	67-69%
D	63-66%
D-	60-62%
F	Below 60%

## TEACHER/STUDENT EXPECTATIONS

Students should use electronic devices appropriately.

- a. First offense: The student's cell phone or device will be taken until the end of the day.
- b. Second offense onward: Will result in disciplinary referral to the Assistant Principal.

2. If you miss the day before we take a quiz or test, then you will be expected to take the quiz or test with the rest of the class on the test day. If you miss a day when there is a quiz or test scheduled, then you need to be prepared to take the test on the day that you return to class either before school, during lunch or after school, unless the teacher authorizes another appropriate time.

If you are absent multiple days around or through a quiz or test, then you should discuss with the teacher when make-up quizzes and tests are due. If a make-up quiz or test goes past one week and is still not completed, the score will automatically change to a zero. If a student is suspended, then all homework, quizzes and tests must be completed by the day after you return.

3. Make-up work is the student's responsibility. You are expected to request missed assignments upon your return from an absence. If your absence is pre-planned or school related (i.e. sports, field trips, college visitations, group meetings, suspensions etc.) then you are expected to get the assignment before you leave.

4. Students will remain in their seats until the bell rings. This means no lining up at the door.

5. Students should observe the three R's: respect yourself, respect others, and take responsibility for your actions, including no profane language.

6. There is a zero tolerance policy on cheating.

7. Your teacher may be available for extra help. Please make an appointment with your teacher as needed. Students should not wait just before a quiz or test to get extra help, but whenever they feel they are struggling with the material. Following an absence, getting help after school does not necessarily replace all the information taught or discussed during class time.

8. When the student arrives to class he/she will:

- 1) Come prepared to class.
- 2) Have paper at your desk when class starts.
- 3) Take notes in an orderly manner.
- 4) Show work on all math problems.

9. If a student earns a detention, the teacher will assign the detention to the student at a time that is convenient for the teacher. If the student must miss the detention for any reason, (i.e. dentist appointment, sports practice, work, illness, etc.) then he/she will be reported to the assistant principal. The teacher will not take into account the student's schedule when assigning a detention time to the student. Therefore, the easiest way to not have to worry about the possibility of a detention being missed is to not earn a detention.

Quarter 1

Chapter 1 - Introduction to Personal Finance

Chapter 2 - Saving

Chapter 3 - Budgeting

Quarter 2

Chapter 4 - Debt

Chapter 5 - Life After High School

Chapter 6 - Consumer Awareness

Quarter 3

Chapter 7 - Bargain Shopping

Chapter 8 - Investing and Retirement

Chapter 9 - Insurance

Quarter 4

Chapter 10 - Money and Relationships

Chapter 11 - Careers and Taxes

Chapter 12 - Giving