

Class Overview:

The Personal Finance Management course follows the CASD board approved general education curriculum. We will be using components from the NEFE High School Financial Planning Program. This program was designed 1) educate high school students about sound money management skills and the financial planning process, and 2) help teens begin to develop positive behaviors that are necessary to attaining financial maturity and achieving a secure future.

Major Class Objectives:

- I. Your Financial Plan: Where It All Begins
- II. Budgeting: Making the Most of Your Money
- III. Investing: Making Money Work for You
- IV. Good Debt, Bad Debt: Using Credit Wisely
- V. Your Money: Keeping It Safe and Secure
- VI. Insurance: Protecting What You Have
- VII. Your Career: Doing What Matters Most

Grading Policy:

Many different types of assessments will be used to assess your mastery of the information being presented. You should expect to be graded on tests, quizzes, homework, and classwork. At the end of each marking period, I do give you a grade on class attendance and participation. This grade usually helps your grade. However, if you just sit in class and never participate, or if you have a bad attitude, or if you skip or miss several classes, this grade can hurt you.

The grading policy is pretty simple.

1. Each assignment is worth a certain amount of points.
2. I then take the total points possible and divide it by the total points received. This results in the final grade that you receive on the progress reports and report cards.
 - a. I don't do anything tricky or complicated like making different assessments count more than others. Each assignment is what it is.

Homework Policy:

Most of what we do will be completed in class; however, there may be times that you are expected to complete a task outside of class. It all depends on what we are able to cover in class.

I'm not going to give you unnecessary assignments, but in return I EXPECT that you do complete the assignments when they are given.

My policy on homework is that it is turned in when it is due – At the beginning of class on the due date. I do accept late assignments, but the assignment will only receive half credit. So turn it in, even if it is late, because, "It's better late than never".

Class Rules:

I really only have one rule, but that one rule branches out to encompass most anything that can happen in the classroom. My one rule is:

RESPECT

- Respect Yourself
- Respect Others
- Respect Property

****Get to class On Time.** I expect to start class once the bell rings.

****Do not ask me to use the restroom, while I am teaching.** I understand there are instances in which emergencies arise, but don't think that means every day.

****Here's what I have to say about the vending machines:**

- I don't care if you eat or drink in the classroom; just make sure that you clean up after yourself. Also, do not let the eating or drinking become a distraction to the class environment.
- **DO NOT** come late and say that you were waiting at the vending machines. I will not allow you to consume your product if this is the case.

You will find that I am pretty straight forward and don't pull a lot of punches. I like to have fun and joke around, but I do not put up with idiotic behavior. If you follow my guidelines and do your part this year, you will be successful.

MAKE IT HAPPEN!!!