



Personal Finance Lincoln Hill High School

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"Many people take no care of their money until they come nearly to the end of it, and others do just the same with their time." – Johann Wolfgang von Goethe

RATIONALE: This course will build on previous knowledge from Algebra and Geometry. Students who take this course can hope to gain skills and information about personal finance that will benefit their fiscal experience both during and beyond life in school.

TOPICS:

- Personal Finance Planning
- Financial Aspects of Career Planning
- Money Management Strategy
- Consumer Purchasing
- Banking
- Consumer Credit
- Housing
- Investing
- Stocks
- Bonds and Mutual Funds

*We will also be integrating a variety of math concepts from the common core standards into our study of finance in a manner that helps prepare students for the Smarter Balance Assessment. For a list of common core topics please visit: <http://www.corestandards.org/Math/>

EXPECTATIONS:

From you:

- Read and follow the guidelines of the student handbook
- Be on time in assigned seat and ready to learn
- No bathroom breaks for the first and last 10 minutes of class
- Turn off cell phones and other electronic devices

*In addition to these expectations, students will participate in creating more specific learning norms as a group activity in class. These learning norms will be designed to help ensure a safe and meaningful classroom experience. For reference, learning norms will be posted both on the wall of my classroom.

From me:

- Be on time and prepared
- Timely feedback on assignments
- Have an organized but flexible plan for the period
- To show respect for your ideas and provide appropriate instruction

Don't meet the classroom expectations? Expect intervention from me, it's not my goal to be an authoritarian figure in our classroom, but for the safety of others and cohesiveness of our learning it is

necessary for me to warn you when you're stepping out of bounds. The process of intervention will begin with me referring you to the expectations and norms of the classroom. If the behavior continues **at any point in the school year** you can expect:

- Loss of privileges
- Parent/Guardian contact
- Behavior plans
- Referral to the office

ONLINE RESOURCES:

- Mathematics help at <https://www.khanacademy.org/> and <https://www.youtube.com/> by searching relative math concept (e.g. "Graphing Exponential Functions")
- Mr. Baugh's website: <http://mrbaugh.wix.com/mymath>

*Here you will be able to view information about your class that includes; background information about Mr. Baugh, class updates and reminders, letters to students and parents, and links to additional resources that can be used to ensure success in this class.

MATERIALS NEEDED:

- A spiral or composition notebook
- Pencil, pens, colored pencils or markers and highlighters
- Calculator (there will be access to calculators in class but I recommend that you bring your own)
- A folder with loose leaf paper, college ruled (graphing paper recommended as well)

GRADE BREAKDOWN:

Homework – 10%
Writing Assignments – 20%
Quizzes – 30%
Tests – 40%

GRADING SCALE:

100 ≥ A ≥ 93	
93 > A- ≥ 90	77 > C ≥ 73
90 > B+ ≥ 87	73 > C- ≥ 70
87 > B ≥ 83	70 > D+ ≥ 67
83 > B- ≥ 80	67 > D ≥ 60
80 > C+ ≥ 77	60 > F ≥ 0

HOMEWORK: Homework will be assigned and collected in a way that is responsive to the present learning needs of the class. When homework is assigned a due date will be issued and you will be

expected to turn complete work in on time. Homework turned in after a due date will be accepted as long it is turned in before the first review date of the corresponding unit test. Scores on late homework will be 80% that of what they would have been turned in on time. Participation in completion of the homework is critical to your success in this class.

LEARNING TARGETS: Learning targets are a way that students and teachers can both hold themselves accountable for ensuring that specific and attainable daily learning focal points are met. Being that this is a class for Junior and Senior students, regular reflection and review of learning targets will be expected from each student. Students will also (for the first time in Math class at LHHS) take part in creating the daily learning targets as we progress through the material. Students may be held accountable for participation points in their involvement of creating and reflecting on learning targets as a class which will be factored into the “homework” category of the grade breakdown.

QUIZZES: There will be at least one quiz per unit covered. Quizzes will be designed to measure the ability to achieve the goals of the relative learning targets. Quizzes are allowed to be retaken one time up to 20 school days after the original quiz was given.

TESTS: Tests will be given after each unit is complete. Before the tests, we will have at least one full day dedicated to review of the material. Students will be strongly encouraged to refer to their class notes, learning targets, and quizzes to guide their study for a test. Students with excused absences are responsible for scheduling a retake. One blank notecard will be handed out prior to the test that students will be able to transcribe any of their notes from class to use during the test. Students with unexcused absences may not make up a test. Occasionally, to re-take a test to receive a better score, students may be required to make test corrections on a separate piece of paper. Students may be asked to complete a brief performance task in addition to test corrections.

GENERAL CLASS STRUCTURE: We will be following the approved curriculum as outlined by the scholars of the University of Arizona’s “Take Charge America” yearlong high school Personal Finance course. We will generally have a PowerPoint lesson in which students will be required to take quality notes and participate in a variety of hands on activities that aid in understanding financial concepts and the mathematics involved. There can be anywhere from 3-8 sections per unit. Each section has a quiz and each unit has a test. Appropriate portions of class time will be given for test review. For a scope and sequence and more specific breakdown of each unit of the Take Charge curriculum please visit my teacher webpage.

GETTING HELP: I am available most days for after school tutoring sessions to aid in comprehension of topics covered in class. Please schedule a time in advance in person or by phone or email.

HIGHLIGHTS FROM STATE REQUIREMENTS AND STUDENT HANDBOOK

ATTENDANCE: Regular attendance is vital to student success at LHHS. Excessive absences will make it difficult for students to learn, grow and attain credit. Six or more absences from a class in one session, or twelve absences in a semester may result in removal from LHHS for the duration of the semester along with the Attendance Officer filling a court petition. Students withdrawn for attendance issues will be eligible to reapply for admission the following semester. Re-enrollment decisions will be made by the faculty and administration of LHHS and will be based on the student's commitment to improved attendance along with the behavior and productivity of the student while in school. Attendance letters will be sent home after 2, 5 and 10 unexcused absences. Additionally, five unexcused tardies will count as one absence for the purpose of this policy.

*Students will be considered tardy if they arrive to class up to 5 minutes after the second bell rings. If a student beyond 5 minutes after the second bell rings it will constitute an unexcused absence. If you are late sign in on the late sheet hung by the door and quietly take your seat.

GRADUATION REQUIREMENTS: According to Washington State legislation, the graduating class of 2013 and all subsequent classes are required to pass 3 years of math courses. At LHHS this usually means Algebra 1, Geometry, and Personal Finance. Students must also pass an End of Course or SBAC exam (EOC Algebra 1 and EOC Geometry) in order to graduate high school. The EOC testing takes place during the last 3 weeks of the school year.

HARASSMENT/ANTI-BULLYING STATEMENT: It is the policy of the Stanwood-Camano School District to maintain a safe, respectful and secure learning environment that is free from harassment, intimidation and bullying. Harassment, intimidation, and bullying of students by other students, staff members, volunteers, parents or guardians are prohibited.

It shall be a violation of this policy and the District's student discipline policy for any student of the District to harass, intimidate or bully another student through electronic, written, verbal, nonverbal, or physical conduct on school property (or in reasonable proximity thereto), school transportation, or at school-sponsored activities off school property.

Such behavior will result in disciplinary action and may be grounds for immediate suspension or expulsion. Any unwanted behavior should be reported to a counselor, administrator, or other staff member without fear of retaliation. Refer to the school district policies on the website at www.stanwood.wednet.edu (policy 3207/3207P) for more information.

SEARCHES OF STUDENT AND PERSONAL PROPERTY: All students shall be free from unreasonable searches of their persons, clothing, and personal property. However, a student may be subject to search by school officials if reasonable suspicion exists to suspect that the search will yield evidence of a student's violation of the law or school rules governing student conduct. Two (2) adults must be present for all personal searches.

~Syllabus subject to change as teacher seems necessary

Please read and complete the parts below and return by Friday.

Student Name: _____

It is my goal to make this year a successful and meaningful experience for all students. Furthermore, I believe that it is possible for every student in my class to succeed with hard work and determination. Collecting information about my students and providing opportunity for student/parent input only helps achieve this goal. Your responses will in no way limit me from supporting your education to the best of my ability. **PLEASE BE READY TO SHARE YOUR RESPONSES FOR AN IN-CLASS DISCUSSION.**

First of all, do you have any questions regarding the syllabus?

Would you consider yourself someone who enjoys mathematics? Explain why.

Describe in detail either something you know about Personal Finance or something you really hope to learn in this class?

Other comments/suggestions:

The grade I expect to get in this class is (circle one): **A** **B** **C** **D** **F**

I have read the Personal Finance Syllabus and understand the expectations that I/my child will be held to.

Student Signature: _____ Parent Signature: _____

Parent Email Address: _____