

**CLAIBORNE HIGH SCHOOL
COURSE SYLLABUS
PERSONAL FINANCE
DAYS: M-F
INSTRUCTOR: ANGIE RUNIONS
ROOM: 536**

Personal Finance is a required course for graduation for all Tennessee high school students.

ABOUT ME

Hello! My name is Angie Runions, and I am excited to begin these new nine weeks with your student in Personal Finance. I bring with me 25 years of teaching experience, with the past 20 years proudly spent here at Claiborne High School.

I am a graduate of Lincoln Memorial University (LMU), where I earned an Associate Degree in Nursing as well as a Licensed Teaching Degree in Physical Education. I'm also a Certified Pharmacy Technician, having gained certification through hands-on experience in the pharmacy field. I teach Personal Finance, Economics, Tennessee College Success, Physical Education and Wellness. This year, I am teaching Personal Finance. I am passionate about helping students gain the real-world knowledge and life skills they need to succeed beyond high school. On a personal note, I have one daughter who graduated from Claiborne High School in 2016. She is now 27 and is in the welding program at TCAT after working for five years at England's Manufacturing Plant 9. She has a part-time job on weekends working Friday, Saturday, and Sunday nights. I share my home with a Yorkie named Baxter, two cats—Oreo (a mixed breed) and Simon (a hefty snow boot Siamese who weighs 28 lbs!). I recently lost my sweet pug, Reecee, who passed away on June 29th of last year. I am also happily engaged to Mr. Jeff Stephenson, the Vice Principal at Cumberland Gap High School. I look forward to a great nine weeks ahead and am honored to be part of your student's educational journey!

* For the health and comfort of everyone in this classroom, **please do not spray perfumes, body sprays, or any other scented products** during class.

⚠ Important Note: I have a severe allergy to **vanilla-scented products**. Exposure to vanilla triggers **immediate migraines**, which can be debilitating. Please be mindful and considerate of classmates who may also have fragrance sensitivities or allergies. Thank you for your understanding and cooperation in helping maintain a safe and comfortable environment for all!

Course Description: Personal Finance

Personal Finance is a foundational course designed to equip students with the knowledge and skills necessary to make informed financial decisions throughout their lives. Students will explore how individual choices influence occupational goals, earning potential, and long-term financial well-being.

This course emphasizes critical decision-making skills and covers key topics such as:

- Goal setting
- Earning potential
- Budgeting
- Saving
- Borrowing and credit
- Managing financial risk
- Investing for the future

Through real-life applications and hands-on learning, students will develop the confidence and competence needed to navigate the complexities of personal financial management and consumer decision-making.

By the end of the course, proficient students will understand how their financial decisions today can impact their financial stability and success in the future.

Course Standards: Personal Finance

This course is aligned with key standards that provide students with a comprehensive foundation in personal financial literacy. Topics covered include:

- **Financial Responsibility and Personal Decision-Making**
Understanding the impact of personal choices on financial well-being and developing responsible financial behaviors.
- **Education, Careers, and Income**
Exploring the connection between education, career choices, earning potential, and long-term financial success.
- **Planning and Money Management**
Learning to create and manage budgets, track expenses, and make informed financial plans.
- **Credit and Debt**
Understanding the benefits and risks of credit, how to manage debt responsibly, and the long-term effects of borrowing.
- **Risk Management**
Identifying potential financial risks and learning strategies to protect against them, including insurance and emergency planning.
- **Saving and Investing**
Exploring strategies for building savings, understanding investment options, and planning for future financial growth.

*** Teaching Methods**

Instruction in this course will be delivered through a combination of the following methods:

Lecture – Direct instruction to introduce and explain key concepts.

Question and Answer – Interactive sessions that encourage student engagement and clarify understanding.

Class Discussion – Group conversations that promote critical thinking and real-world application of financial topics.

These methods are designed to support a deeper understanding of the material and encourage active participation from all students.

***Grading Policy**

Grades for this course will be determined based on the following components:

Tests and Quizzes – Assess understanding of key concepts and standards.

Workbook Activities – Completion and accuracy of assigned workbook exercises.

Daily Work – Participation in classwork, assignments, and in-class activities.

Attendance – Regular attendance and active engagement are essential to success in this course.

Final grades will be calculated by averaging the scores from all of these categories.

***Cell Phone / Chromebook Use Policy**

Cell Phones:

Per county and school policy, cell phones are not permitted for use in this classroom. Upon entering the room, students are required to place their phone in the designated cell phone holder. Failure to comply will result in school and/or county disciplinary consequences.

Chromebooks:

Chromebooks are to be used strictly for educational purposes. Activities such as gaming, online shopping, streaming, or browsing unrelated content are not permitted during class time.

Your cooperation ensures a focused and productive learning environment for everyone.

Planning Period

4th Block: 11:38 AM – 1:25 PM

This is the best time to contact me for questions, concerns, or to schedule a conference. Please feel free to reach out via email or through the school's main office during this time.

Attendance Policy – Attendance Matters All Day

Daily attendance is essential to academic success and is the responsibility of each individual student.

***Tardiness:**

If you arrive late to class, you must present a **tardy slip**.

If you do not have a tardy slip, you are required to **sign in on the clipboard** located at the classroom door.

Leaving the Classroom:

Hall Pass Procedure

If you need to leave the classroom (for the restroom, nurse, or any other location), the following rules apply:

Ask for permission first.

We are using Smart pass as a hall pass

Sign yourself out on the Smart pass. It is set for the student to return within 5 minutes. After 5 minutes, you will be tardy. You must check back in once you enter the room.

Only one student at a time is allowed to leave the room.

You must wait until the previous student has returned before making a pass on the Smart pass for yourself.

This policy ensures student safety, accountability, and minimal classroom disruption. Please follow it at all times.

***Class Start Routine:**

A bell ringer activity will be posted each day. Upon entering, students should begin working on it immediately.

When the tardy bell rings, the door will be locked and instruction will begin promptly.

Consistent attendance and punctuality help ensure that you stay on track and get the most out of this course.

***Absence and Homework Policy**

Makeup Work:

Make-up work will be provided for those students who miss assignments due to absences.

The following circumstances apply to make-up work: (1) arranging to make up work missed is the responsibility of the student. (2) All request for make-up should be made to the teacher within five (5) days of return from the absence. (3) Tests missed during absences will be taken during the regularly scheduled class time or another time agreeable to the teacher and the student. (4) A zero (0) will be recorded for all work a student fails to make up.

Homework Policy:

Students are allowed to make up missing assignments, but you have to reach out to me.. This includes tests, presentations, and other assessments. Our makeup work policy aligns with county guidelines.

Late and Missing Work:

Late and second-attempt work will be penalized 5 points per day.

Missing work will not be accepted after five days.

Exceptions:

Students cannot make up missing work if they were present but chose not to complete the assignment (e.g., sleeping in class).

Unless prior arrangements have been made or a substantial excuse is provided, students who miss group presentation days will receive a zero for that portion of the project.

Classwork and Homework Submission Policy

Classwork:

Time will be provided during class to complete daily assignments. These assignments must be turned in by the end of the class.

Assignments not submitted by the end of class will receive a zero.

Homework:

If homework is assigned, the same makeup policy applies as stated above.

Late homework will have 10% deducted per day it is late.

Please manage your time carefully to stay on track and avoid losing points.

Textbook

- *Foundations in Personal Finance* by Dave Ramsey
- *Personal Finance* (Glencoe)

***Required Class Materials**

*Pencil/Pen * Chromebook *Dave Ramsey Work Book *Calculator *Notebook

Please come prepared to every class with these materials to ensure a successful learning experience.

***Grading System**

Claiborne County Grading Scale

90-100 = A

80-89 = B

70-79 = C

60-69 = D

0-59 = F

***FOOD POLICY**

_Students may have food (snacks, drinks) in my class as long as they **do not abuse** the privilege. (You must throw your trash into the trash can, and nothing is to be left on the floor.

(Once privilege is taken for granted, this privilege will no longer exist.)

DO NOT bring coffee from the cafeteria into my room. I have had so many messes, to clean, due to coffee being spilled, or messes where cups get thrown into the garbage full of coffee. That makes for a bigger mess. Thank you, in advance, for understanding.

NO OUTSIDE FOOD (Taco Bell, McDonalds, Hardees, ETC) allowed in classroom. (Dual students should not bring outside food into classroom (per administration).

IF YOU HAVE ANY QUESTIONS, PLEASE DON'T HESITATE TO ASK. YOU CAN COME BY MY ROOM OR SEND AND EMAIL. angie.runions@claibornecsd.org

Please return the course syllabus, signed by parent, for an extra grade.

PERSONAL FINANCE SYLLABUS

I have read and I do understand the rules and guidelines of this classroom.

Thank You,

Angie Runions, Teacher
423-626-3532
angie.runions@claibornecsd.org

Print student name

Student Signature

Date

Print parent name

Parent Signature

Date

**PLEASE HAVE SYLLABUS SIGNED AND TURNED IN TO ME NO LATER THAN ONE WEEK FROM TODAY.
THIS SHEET WILL BE YOUR CHILD'S FIRST GRADE FOR THE NINE WEEKS**

The Claiborne County School System does not discriminate on the basis of race, color, national origin, sex, disability, or age in its educational programs, activities or employment policies and provides equal access to the Boy Scouts and other designated youth groups. Inquiries regarding compliance on the non-discrimination policies should be directed to 504/Title IX Coordinator at (423) 626-3543.