

Course Description:

A Financial Math course connects practical mathematical concepts to personal or business settings. It covers topics like personal income, budgeting, simple and compound interest, consumer loans, school loans, mortgages, taxes, and investments. Students use algebra and data analysis to solve real-world financial problems.

Unit 1: Foundations of Economics & Earning Income

§113.76(c)(11); Code (11)(A); Code (11)(B)

§113.76(c)(10); Code (10)(A)

§130.180(c)(2); Code (2)(A); Code (2)(B)

Unit 2: Spending Decisions & Budgeting

§113.76(c)(1); Code (1)(A)

§113.76(c)(2); Code (2)(A); Code (2)(B)

§113.76(c)(4); Code (4)(B)

§130.180(c)(4); Code (4)(B)

Unit 3: Credit, Debt, & Major Life Purchases

§113.76(c)(14); Code (14)(A); Code (14)(B)

§113.76(c)(15); Code (15)(A); Code (15)(C)

§130.180(c)(5); Code (5)(C)

Unit 4: Saving, Investing, & Wealth Building

§113.76(c)(6); Code (6)(A)

§113.76(c)(7); Code (7)(A); Code (7)(C)

§113.76(c)(9); Code (9)(A)

Unit 5: Protecting Wealth, Taxes, Insurance, & Scams

§113.76(c)(16); Code (16)(A); Code (16)(B)

Financial Math students will receive instructions on how to access Ramsey classroom once school laptops are issued. This is the program that is utilized for this class. All students in this class are required to join this platform. Tests and quizzes are given on this platform. Vocabulary quizzes are administered on Google classroom. Each student will be given a consumable textbook that is used in this class. The books can be taken home BUT are **REQUIRED** daily in class.

2026-2027 Financial Math

In order to guarantee your child, and all the students in my classroom, the excellent learning climate they deserve. I am utilizing the following Classroom Expectations starting today.

I believe all my students can behave appropriately in my classroom. I will tolerate no student stopping me from teaching and /or any student from learning.

CLASSROOM EXPECTATIONS

- Be in your seat ready to work when the tardy bell rings.
- Use appropriate language and voice level in classroom.
- Respect one another's property.
- Follow directions
- Follow all school rules as stated in the BHS Student Handbook.

Classwork/Homework, Tests and Quizzes:

- Paper copy work turned in must be stamped by date/time stamp.
- Paper copy work not stamped with time/date stamp will be considered late.
- ALL work, paper and computer, **MUST** be turned in during each students specific class time with me.

*****ALL CELL PHONES** (and other electronic devices) must be hidden inside your backpack or purse at **ALL** times. They should be turned **OFF** (including alarms). **No exceptions! (This includes smart watches, Meta glasses, and ear-buds.)** Refer to the District Cell Phone Policy.

Supplies Needed:

—Pencils—.5”Binder—2 packages of dividers—1 package of 3 x 5 index cards—
School Issued Laptop (charged)

Other Information:

You will be responsible for keeping all of your papers/handout/packets organized in your binder.

Divider titles in this order: Tests/Quizzes; Units 1-10(Each unit with its own tab)

You will receive progress reports several times thru out the school year. These will need to be signed by your parent/guardian and returned to me.

You are expected to have all supplies daily.

Binder checks will happen at random and are a Test grade and will not be dropped.



STUDENT/PARENT AGREEMENT

I understand the rules/expectations stated on the front and back of this page. I also understand that if I choose not to follow the expectations/rules, I will face the consequences of those choices.

Printed Student Name:

Student Signature:

Parent Signature:

Date: _____

GRADING

Daily work/Homework = 40%

Quizzes = 20%

Tests/Major Projects/Six Weeks Tests= 40%

No extra credit will be given.

ABSENT WORK

- 1) Students are responsible for all make up work.
- 2) Absent work will be located in absent folder for the students class period with their name on the assignment. It is the students responsibility to check class folder for absent work upon returning to school. Tests/quizzes will be given on the day he/she returns to school.
- 3) District Policy will be followed in reference to absent work.

Tardies:

When a student is tardy, they will sign in on the tardy clipboard with their full name, time they arrived and reason for tardy.

Cheating:

Any student caught cheating will receive a zero for that particular assignment, test or quiz. A phone call will be made to parents/guardians.

Google Classroom/Ramsey Classroom:

Ramsey classroom and Google classroom section is required for this class.

Late Work

1. 1 day late = minus 30
2. 2 days late = minus 50
3. 3 days late = will not be accepted. A zero will be entered into the gradebook.

Food/Drinks

Food and drinks are not allowed in classroom. Students will be asked to throw it away if brought to classroom.

Tutoring

Tues. —3:45 to 4:15

Assignments:

- Every Unit will end with a unit assessment. These maybe pencil paper and/or on computer. Minimum of 3 per grading period.
- Every unit will have quizzes during the unit to assess students progress during unit. Minimum of 3 per grading period.
- Classwork/Homework will be pencil paper and/or on IXL/Khan academy through out the unit. Minimum of 15 per grading period.