West Fargo High School
Class Syllabus

Class: Consumer Math Classroom 216H Office 220H 2026-2027 School Year

Teacher: Adam Palczewski Phone: 701-356-2050 E-mail: apalczewski@west-fargo.k12.nd.us
X handle: @HeadBallCoachWF
**Email is the preferred way of contact.
**Do not expect a same day response to emails or messages sent after 3:00 pm.
Available for help most Block 4A (220 H) and Block 3A (Closed SH 116 G) – email me and schedule a time.

Course Description:
Consumer math is a class which relates to high school students the financial, business, and social skills need to become a productive, cognitive member of society. In this class we will explore various topics which include how to manage your checking account, budgeting, investing, taxes, insurance, and other financial topics that you may encounter over your lifetime.

Textbook and Materials: Mathematics For Business and Personal Finance

- Calculator (only about $10) – **Calculator Pro App available on iPad used for homework.**
- Paper & Pencil (Notes and Homework should be done on paper. It's best practice)
- iPad (Provided by the school. Where you can find notes) – Have it charged as it will occasionally be used to deliver content when Mr. Palczewski is gone.
    - We will have the iPad put away almost all the time. If you get your homework done do not expect to go on your iPad. Bring a book or other work when you get done with your assignments.

Two apps will be utilized for this class, **Schoology** and **OneNote** for course updates for course content and homework assignment keys.

***All tests and homework will be completed using paper and pencil.**

Course Objectives: Develop a working knowledge of the following:

1. Budget
2. Interest
3. Record Keeping
4. Managing Credit
5. Comparison Shopping
6. Loans
7. Investments
8. Financing Major Purchases

Essential Outcomes:

* Students will develop money sense using numbers and number relationships in basic mathematical skills.

* Students will demonstrate responsible decision-making skills in personal finance, building wealth, and protecting assets and analyze their own financial decisions.

* Students will demonstrate a basic understanding of economics and the current interdependence of government and private institutions and individuals.

* Students will be able to model and explain exponential growth and depreciation of money and assets with emphasis on stocks and interest.

* Students will know and evaluate rewards and pitfalls of business, entrepreneurship, and other investment opportunities.

Sequence of Course:

Semester 1
Q1 – Chapter 1 Gross Income, Chapter 2 Net Income, Chapter 3 Recordkeeping, Project – **Personal Monthly Budget**
Q2 – Chapter 4 Checking Accounts, Chapter 5 Savings Accounts, Chapter 6 Cash Purchases and Consumer Awareness, Chapter 15 – Sales in Business, **Project – Financial Plan**
Semester 2
Q3 – Chapter 7 Credit Cards, Chapter 8 Loans, Chapter 9 Purchasing a Vehicle, Project – Investing Plan
Q4 – Chapter 10 Home Mortgages, Chapter 11 Insurance, Chapter 12 Investing, Project – **Cashflow Game**

Grading:

The semester grade will be the average of the two quarters that make up the semester.

The quarter grade will be based 70% on 3 or 4 equally weighted chapter tests and 1 project, and 30% on homework and quizzes. Late work is usually accepted up to the date of the current chapter test. Late work will be marked as a zero after the due date or changed to the grade earned once handed in. No late work is accepted after the chapter test has been taken. Exceptions: most notably to strict due dates on certain assignments apply and any exceptions are at teacher discretion.

*Using Artificial Intelligence apps is never an acceptable tool for any assessment.
*The course syllabus can be changed at any time. Students are responsible to keep up-to-date on Schoology for changes.

Letter Grading Criteria:
$90 \leq \% = A$
$80 \leq \% < 90 = B$
$70 \leq \% < 80 = C$
$60 \leq \% < 70 = D$
$\% < 60 = F$

Attendance:

For best chance to become rich, come to class every day.

Class Rules and Regulations:

- Be honest.
- Work hard.
- Write down your principles to live by on the first day of class. Look at them in the morning and at night.
- Help your classmates to learn, do not enable them to cheat.
- Manage your time as best you can.
- Your grade in this class does not define who you are as a person.
- What you get for a grade is nowhere near as important as what you learn. There are plenty of C-student millionaires and A-student poor. Learning and adapting what you learn to serve you is the most important thing.
- **No Cell Phones in class. It is state law**.
- See WFHS website for school rules and regulations.

Suggested Readings:
Rich Dad Poor Dad by Robert Kiyosaki
Mad Money by Jim Cramer
The Millionaire Real Estate Agent by Gary Keller
Poor Charlie's Almanack – edited by Peter Kaufman
Real Money by Jim Cramer
The Warren Buffett Way by Mary Buffett
The 4-Hour Work Week by Tim Ferriss
Never Split The Difference by Chris Voss

Podcasts: The Tim Ferriss Show host Tim Ferriss; How I Built this Host Guy Raz; Masters of Scale host Reid Hoffman; Think Like a CEO host Gary Keller; The All-In Podcast

***The WFHS Academic Integrity Policy will be applied strictly. See the student handbook.