

Course Description: This course covers personal financial issues that young people face in today's society. Students will have the opportunity to acquire and practice life-long investing, consumer and personal finance decision-making skills. Students will learn how to save for the future and the importance of creating a budget. Course topics will include managing savings and checking accounts, career earnings, budgeting, taxes, credit management, investments, insurance as well as identity theft and consumer protection. Various class projects using current technology will support curriculum objectives in each area studied.

A great deal of time will be spent looking at students actual spending and saving habits. Throughout the semester, students will have to maintain a spending and savings log, as well as interview important adults in their lives about their experiences in personal financial management.

Textbooks assigned:

- “Personal Finance: A Lifetime Responsibility” by Dungan & Kimbrell, EMC Publishing, St Paul, MN, 2009 – Textbook (hardcover) and Student Activities Workbook (soft cover)

General Expectations

In this class, we will adhere to the principles in the RSD13 Code of Ethics.

<p>1. Be Respectful</p> <ul style="list-style-type: none"> <li>a) Accept everyone for who they are</li> <li>b) Treat others with kindness</li> <li>c) Be open to new ideas and the opinions of others</li> <li>d) Use appropriate language and behavior at all times</li> <li>e) Cooperate with your classmates and teacher</li> </ul>	<p>3. Be Responsible</p> <ul style="list-style-type: none"> <li>a) Come prepared for class every day.</li> <li>b) Take ownership for your actions and work</li> <li>c) Complete assignments</li> <li>d) Use your time wisely</li> <li>e) Ask for help</li> </ul>
<p>2. Be a good citizen</p> <ul style="list-style-type: none"> <li>a) Take care of your textbook and class materials and equipment</li> <li>b) Maintain a clean, litter-free working environment</li> </ul>	<p>4. Be Committed</p> <ul style="list-style-type: none"> <li>a) Always put forth your best effort</li> <li>b) Work smart</li> <li>c) Accept challenges</li> <li>d) Participate in class activities</li> </ul>
	<p>5. Be Honest</p> <ul style="list-style-type: none"> <li>a) Avoid plagiarism and cheating</li> </ul>

Daily Requirements:

Bring to class each day –

- **A Calculator**
- Textbook
- Workbook(s)
- Notebook
- Pen and Pencil
- Completed Homework
- Student Agenda book

Grading Policy

Quarter grades will be calculated based on the following:

Portfolio/Journal/Logs	30%
Homework	20%
Tests/Quizzes	30%
Projects/Presentations	10%
Participation/Cooperation	10%
Total	100%

There will be a final exam/project for this course. Note to Seniors: No student shall be exempt from this course’s final exam if they have any referrals, detentions, any missing course or other disciplinary issues in this class. This is in addition to any school policies regarding senior exam exemptions.

## Classroom Rules/Procedures

The Business Education Department at CRHS adopts classroom policies by which all students are expected to behave professionally, appropriately, and in a manner that would be expected of them in a business environment. Any behaviors that:

- Do not conform to the General Expectations outlined in the class syllabus OR
- Demonstrate unprofessional or disrespectful behavior OR
- Violate the Code of Conduct at CRHS will result in:
  - a. An assigned teacher detention and a phone call/email home (first occurrence)
  - b. A written referral to the Assistant Principal and a phone call home. (subsequent occurrences)

This applies to **all** the General Expectations listed in this handout.

### Seat Assignments:

1. Students will sit in their assigned seats.

### Food & Beverages:

2. Consumption of food or drinks is not allowed during class.

### Participation Procedure:

3. Students are required to raise their hands if they have an appropriate question/comment and wait to be called on by the teacher.
4. Students may leave seats to sharpen pencils, etc. only during independent assignments, such as assigned problems, tests and quizzes.
5. Business courses require frequent use of the computer labs. It is imperative that all technology and equipment be used appropriately and responsibly by all students. Computer use is limited to schoolwork only.

### Lavatory Visits:

6. Passports to the lavatory will be signed by the teacher only during independent assignments. Frequent or excessive visits to the lavatory will be referred to the school nurse and assistant principal

### Dismissal

7. Students will be *dismissed by the teacher* at the end of the block.

### Personal Electronics

8. Personal listening devices (iPods, mp3 players) may only be used at the discretion of the teacher. At no time are cell/smart phones to be used for any other purpose. Failure to follow this policy will result in confiscation of the device to the front office, a detention and call home.

## PowerSchool Assignment/Grade Policies and Expectations

As your teacher, expect me to provide timely feedback and grading of your work. I will use the following codes in PowerSchool for all assignments and tests:

Blank	Assignment has been entered in PowerSchool but not collected yet
Collected (✓)	Work has been handed in/completed in on the due date. Expect me to post this status within 1 day of due date
0 - zero	Nothing was handed in /submitted by due date. I do not accept late work. Expect me to post this status within 1 day of due date.
ABS	Student was absent on due date and must see me to discuss make up work
Exempt	Student was excused from the assignment. This will usually have an additional comment explaining the exemption
Numeric grade	Expect most all graded assignments to be entered by the next class. Longer project work may take longer for me to evaluate and update in PowerSchool

Your son or daughter will receive six to eight homework assignments in this course where they will be required to interview at least one adult about their own personal financial management experiences. The intent of these assignments is to assist your child to develop their own healthy financial habits by learning about real life personal finance from adults they trust and who are important to them.

Please discuss with your son or daughter who would be two good choices for them to interview throughout the semester. I encourage these to be a family member, like a parent or adult sibling, however this does not always have to be the case.

*Optional:* Please print the name of two adults whom your child might interview for these assignments. (This will assist me when reviewing their homework and with one-on-one discussions with your child)

\_\_\_\_\_  
Name/Relationship

\_\_\_\_\_  
Name/Relationship

### **Student/Parent Acknowledgement**

I have read this document and understand the classroom expectations.

\_\_\_\_\_  
Student Name/Date

\_\_\_\_\_  
Parent/Guardian Name/Date

\_\_\_\_\_  
Parent/Guardian Phone # or Email Address

\_\_\_\_\_  
Best time to call

I am always looking for visitors from the fields of business, finance and industry to visit my classroom as guest speakers. Please check the box below if you are interested in sharing your expertise with my students.

**Yes, I would like to find out more about being a guest speaker. My area of expertise is in the field of: \_\_\_\_\_ . Please contact me.**

Please feel free to email me at [swagemaker@rsd13.org](mailto:swagemaker@rsd13.org) or call me at 860-349-7215 if you have any questions or concerns.

Ms. Wagemaker