

Personal Finance
Course Syllabus

Location: Room A403

Times: Period 2, 3, 7

Instructor: Mr. Jones / michael.a.jones@k12.sd.us

Website: <http://mj121.k12.sd.us>

Text Book: Personal Finance Literacy, South-Western Cengage Learning, 2012

Course Description:

This course is designed to provide students with the necessary tools needed to successfully manage every aspect of their finances as they learn to succeed in an ever changing world. A variety of financial topics will be analyzed, discussed, & manipulated including but not limited to the following: Personal Financial Planning, Finances & Career Planning, Money Management, Consumer Purchasing & Protection, Banking, Consumer Credit, Finances & Housing, Saving & Investing, Stocks, Bonds, & Mutual Funds, Taxes, Insurance, & Planning for Retirement.

Requirements:

The requirements for this class are to bring your book, notepaper, and a writing utensil and your Chromebook to class every day. The students will also need to have **headphones (ear bud style)** to use when we utilize the EverFi program. The expectations is that you that you show up every day willing to learn and critique how you currently handle your finances, take notes and actively participate in class.

Instructional Methods:

The materials and information in this course will be delivered by lectures, readings in the text and student participation in discussions. Students must read the chapters that assigned in the Personal Finance book and will be held accountable for all information within the text book regardless if it has specifically been spoken to in class.

Significant Task:

All students will complete two significant tasks for credit in Personal Finance. The first quarter significant task will be to complete a resume and cover letter that would be used when seeking employment. The second quarter significant task will be to complete the Life In Simulation. Both significant tasks will be completely explained and due dates will be given well in advance.

Grading:

This class will utilize the Sioux Falls School District adopted grading policy. The policy is as follows:

A = 93 – 100
B = 85 – 92
C = 76 – 84
D = 65 – 75
F = 64 and below

The itemization of semester student grades will be as follows:

15 % = Semester Test
42 ½ % = 1st Quarter Grade
42 ½ % = 2nd Quarter Grade

The analysis of 1st and 2nd Quarter grades will consist of an accumulation of student activities performed in & out of the classroom to include but not limited to the following items:

Tests
Quizzes (Announced & Unannounced)
EverFi online financial course
The Stock Market Game
Daily Assignments
Junior Achievement volunteers
Guest Speakers
Creation of your Portfolio
Life In... Simulation

Late assignments are accepted at a rate of a 10% reduction for the first week the assignment is late, and 10% reduction for every additional week the assignment is late. After two weeks, no late assignments will be accepted.

Attendance

In order to succeed in high school and in life, regular attendance is mandatory. This class will follow the attendance guidelines set forth by the Sioux Falls School District which can be found in your student handbook on page 5. If you are required to miss a class for any reason, the instructor must be notified either prior to the absence, or the next day that the student is in school.

Participation points will be given every day that you are in class and participate. You will not be given participation points for days that your absence is listed as unexcused or unknown or if you fail to actively participate in class. It is the student's responsibility to correct any erroneous absences with the office.

In order to avoid being swept, students must be located inside the classroom in their seat before the bell rings. Upon being swept, students will be sent to the cafeteria and will receive a zero for that day's assignment. **No exceptions!**

Extra Credit

Extra credit will be offered to those that are interested in working in the Lincoln High School store. Working in the LHS store will allow the students to experience personal finance related activities in an exciting store environment. Extra credit will be given at one point for every ten minutes that are worked in the student store with a maximum of forty points of extra credit allowed for each quarter. Students are required to log in on the paper timesheet that is located in the LHS store.

Classroom Expectations

It is expected that all students will come to class prepared to learn. You will be called upon in class to give relevant discussion to the topic at hand. You will be treated courteously by the instructor and the expectation is that you will treat the instructor and your fellow classmates with courtesy. You will be held accountable for your actions, both positively and negatively.

ADA Policy

If you are a person with a disability and anticipate needing any type of accommodation in order to make this a successful learning experience, please come and talk to me as soon as possible and make the appropriate arrangements with the counselors office and the instructor.