

Personal Finance Syllabus

Welcome to Personal Finance! This course intends to provide you with a basic understanding of: learning to manage money, investing, saving, credit and debt. The goal of this course is for students to learn how to become fiscally responsible and financially educated 21st Century citizens.

Course Outline

- Unit 1 Take Charge of Your Financial Well-Being
 - Unit 2 Earning
 - Unit 3 Income and Benefits
 - Unit 4 Saving and Investing
 - Unit 5 Managing Your Money
 - Unit 6 Spending and Borrowing
 - Unit 7 Credit
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Organization and Grading

This course is structured around discussion of financial concepts, analysis of essential questions relating to personal finance & decision making and critical thinking activities.

* This course will adhere to Long Branch High School's grading policy as follows:

Grading Component	How Points Are Awarded
<u>Level 1</u> Weight: 20% of the Marking Period Grade	Formative assignments and students will be awarded grades for accuracy and/or active engagement in these assignments.
<u>Level 2</u> Weight: 30% of the Marking Period Grade	Assignments in this category will be in-depth assignments that are designed to determine the student's level of understanding with regard to the topics covered during in class instruction.
<u>Level 3</u> Weight: 50% of the Marking Period Grade	Assignments given in this category will show how well students have mastered the content taught within the marking period.

Letter Grade	Out of 100 points
A+	97-100
A	93-96
A-	90-92
B+	87-89
B	83-86
B-	80-82
C+	77-79
C	73-76
C-	70-72
D+	67-69
D	65-66
F	55-64

Quizzes & Homework

All assignments, quizzes and homework will be available on Google Classroom and/or will be provided in paper form during class.

Class Participation

Students are strongly encouraged to participate during class activities, group discussions, peer reviews and so on. Participation in class activities will be a weighted factor in the final grade.

Class Rules

- ★ **Be on time.** Arrive to class on time every day. Tardiness will not be tolerated. Students are expected to be on time and prepared for the day's lesson.
- ★ **Be on task.** Students are expected to begin the day's lesson while the teacher takes attendance and prepares the activities.

★ **Be respectful.** There is no tolerance for disrespectful students. If at any point a student is disrespecting another student or the teacher, they will be removed from class, will receive a zero for the day and will result in disciplinary action.

1. When the teacher or another student is speaking, everyone else is **listening**.
2. Tolerate other students' opinions and views even when they differ from our own..
3. No foul or inappropriate language or behavior will be tolerated.
4. Respect others and respect yourself!

District Policy

- Absences: Students need to be present in class in order to receive credit. If you are absent you are responsible for any missed work the day you come back to school.
- Dress code: Any student wearing inappropriate clothing will be asked to leave the classroom.

Expectations

Every student is expected to participate in class, contribute during group activities and complete assignments on time. Students are encouraged to explore and research new ideas and concepts in this course.

EXTRA HELP

If you are absent or need extra instruction, it is YOUR responsibility to contact me. I am available during SAP, which will be posted on Google Classroom and in the classroom.

I will ALWAYS be available for extra help and/or to answer questions! Good luck on a wonderful new school year!

Mr. Keating

Email: ckeating@longbranch.k12.nj.us

Class Contract – Personal Finance

Name: _____

Class: Day _____ Period _____

Please fill out this form and return it immediately. At the top, please print your name and class period in the lines provided. Please read the statement below and sign and date where needed.

I have reviewed the Personal Finance Syllabus for Mr. Keating's class and understand the rules and expectations as well as the consequences for breaking these rules. I am aware of the class outline, attendance policies, and grading procedures. I also understand that if I need extra help, or have any concerns I can contact Mr. Keating via email or telephone or during office hours.

Student's Name (acts as signature): _____

Date: _____

Parent/Guardian Name (acts as signature): _____

Parent/Guardian Contact Number: _____

Parent/Guardian Email Address: _____

Preferred Method of Communication (circle): **Phone** **Email** **Either**