

**Ms. Herbert**

**Phone:** (314) 776-3300

**PERIODS 1, 2 & 3; ROOM 411W**

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**OVERVIEW:** Personal Finance is a one (1) semester, 0.5 credit class. The course is **REQUIRED** for all students who will graduate from a Missouri High School. This course is intended to equip students with the knowledge to make informed financial decisions. Additionally, it is an attempt to enable students to develop good decision-making skills and to exercise competence in evaluating their decisions. Financial literacy is the basis for making sound financial decisions—decisions that help students of today better prepare for their future roles in society.

**CONTENT LEVEL EXPECTATIONS:** The curriculum is based on the Missouri Personal Finance Competencies, which are grouped into four major categories:

- |                              |                          |
|------------------------------|--------------------------|
| (1) Income                   | (4) Saving and Investing |
| (2) Money Management         |                          |
| (3) Spending and Credit, and |                          |

The contents of this course are organized by themes. The seven themes, which are equivalent to instructional units, include instructional objectives identified specifically for each theme. The themes are:

- |                               |                          |
|-------------------------------|--------------------------|
| (1) Goals and Decision Making | (4) Saving and Investing |
| (2) Budgeting                 | (5) Credit and           |
| (3) Banking Services          | (6) Consumer Skill       |

The instructional objectives of each theme support the Missouri Personal Finance Competencies.

### **SCHOOL EXPECTATIONS:**

1. Be in your assigned seat/area, ready to work when the bell finishes ringing.
2. Have paper, pencils/pens, books and all needed supplies everyday.
3. Keep hands, feet, books, and objects to yourself.
4. No profanity, rude gestures, teasing, or insults.
5. Follow directions of the Student Discipline Handbook and all school adults unless the request is illegal, immoral or unsafe.

Your grade is divided into two categories: Formative Assessments and Summative Assessments.

**FORMATIVE ASSESSMENTS:** These will comprise 40% of your grade and may include Daily Work (both in class and out of class), Projects, Quizzes, Do-Nows and 21<sup>st</sup> Century Skills, which represent initiative & self-direction/productivity and accountability.

**DAILY WORK:** Daily work completed both in class or out of the classroom counts as part of your formative grade. **There will be daily work--reading and writing assignments that are very important as a foundation for our class.** It will be your responsibility to get all missed assignments that need to be made up. Do not count on me to automatically give it to you—PLEASE ask for it!

**PROJECTS/QUIZZES:** There will be projects assigned throughout the semester. These assignments will count as part of your formative grade. If quizzes will be given, they will be formative in nature and students will be given advance notice.

**J.A. FIELD TRIP:** Should our school participate in this hands-on activity, it will count as part of your formative assessment.

**SUMMATIVE ASSESSMENTS:** These will comprise 60% of your grade and can include Quizzes, Chapter or Unit Tests, Projects, Presentations and Portfolio Completion. Tests may be given at the end of one or two units. The test date will be announced well in advance and we will review for the assessments in class. Quizzes MAY be given at any time without warning. **REMEMBER: Your performance in this class is entirely up to you!!**

**FINAL EXAM:** Your semester final examination will be comprehensive, covering the entire semester's material and count as 10% of your grade.

**GRADING:** It is important to remember that I do not pass or fail you in this class. **YOU** are entirely responsible for your performance in this class. Failure to do the work and study for test may result in your **EARNING** a failing grade. Likewise, completion of the work can most likely result in your **EARNING** a passing grade. Grades will be issued as follows:

Summative Assessments	60%
Formative Assessments	40%

Semester grades are calculated by accumulating all points throughout the entire semester's grade to total 90%. The remaining 10% is the comprehensive semester final exam. **REMEMBER:** Your performance in this class is entirely up to you!!

Grades will be issued as follows:

A	=	100	to	90%	D	=	60	to	69%
B	=	89	to	80%	F	=	59	to	0%
C	=	79	to	70%					

**ACADEMIC INTEGRITY:** Plagiarism, cheating on an exam, copying of homework or test answers, and/or arranging for others to do schoolwork or exams are all considered to be dishonest, wrong and in opposition to the purpose of learning. Students found committing academic dishonesty (cheating on an exam, copying homework, plagiarism) can receive a grade of "F" or "0" and could face disciplinary action. Your parent/guardian will be notified. This includes final exams. Teachers have the option to provide the student with another opportunity to test with less credit offered. Repeated offenses will lead to more serious consequences, potentially including course failure. We are here to learn, please maintain your academic integrity accordingly and do not copy nor allow anyone to copy your work.

**MATERIALS:** You are expected to bring the following to class **EACH** and every day:

**Textbooks:**

- *Personal Finance*. Kapoor, Jack R; Dlabay, Les R.; Hughes, Robert J. Glencoe: 2007.
- *Junior Achievement: JA Finance Park – Student Workbook*: 2004.
- *Foundations in Personal Finance – High School Edition – Student Workbook*: Dave Ramsey, 2014.

**Supplemental Reading Assignments:** From time to time throughout the semester, additional readings from both primary and secondary sources will be assigned. These readings will be provided by the teacher and may be included in examinations.

There will be periodic “book checks” and “notebook checks.” These may or may not be announced. Failure to bring these materials to class can result in a 21<sup>st</sup> Century Skill grade of “0” for the day’s work. It is **YOUR** responsibility to bring these materials to class.

**FOOD & BEVERAGE:** There is no eating, drinking, or chewing gum allowed in the classroom. Failure to follow this rule could result in disciplinary action and/or a 21<sup>st</sup> Century Skill grade of “0” for the day.

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**I HAVE READ THE ABOVE AND UNDERSTAND THE COURSE EXPECTATIONS FOR PERSONAL FINANCE:**

\_\_\_\_\_  
(Student Printed Name)

\_\_\_\_\_  
(Signature of student)

\_\_\_\_\_  
(Student Email Address)

**I HAVE READ THE ABOVE AND UNDERSTAND THE COURSE EXPECTATIONS FOR PERSONAL FINANCE:**

\_\_\_\_\_  
(Signature of parent/guardian)

\_\_\_\_\_  
(Telephone number of parent/guardian)

\_\_\_\_\_  
(Work or Cell Phone of parent/guardian)

\_\_\_\_\_  
(Email Address of parent/guardian)