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| **SEMESTER PERSONAL FINANCE SYLLABUS** | |
| **TEACHER** | **Ethan Borchers** |
| **EMAIL** | **ethan.borchers@slps.org** |

**COURSE DESCRIPTION**

This semester-long course is designed to equip students with the knowledge and skills necessary to achieve financial literacy, make informed financial decisions, and cultivate responsible money management practices. This class will be a no-nonsense classroom, we have a lot to get through in a semester. This is not a show up and pass classroom.

**LEARNING OBJECTIVES**

1. Demonstrate a thorough understanding of fundamental personal finance concepts, including budgeting, saving, investing, debt management, and financial goal setting.
2. Analyze and evaluate financial products and services, such as credit cards, loans, insurance, and retirement accounts.
3. Apply critical thinking skills to real-world financial situations, making informed decisions that align with individual goals and values.
4. Develop effective strategies for short-term and long-term financial planning.
5. Recognize the importance of risk management and demonstrate an ability to make sound investment decisions.
6. Effectively communicate and collaborate on financial matters with peers and professionals.
7. Utilize technology and tools to track and manage personal finances.
8. Exhibit ethical and responsible financial behaviors.

**UNIT CALENDAR (TENTATIVE)**

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| **UNIT 1: Behavioral Economics** | Learn how cognitive biases and other outside influences can affect your decisions |
| **UNIT 2: Banking** | Learn the essentials: bank accounts, why we save, and how to save |
| **UNIT 3: Investing** | Learn about the stock market along with investment strategies & retirement |
| **UNIT 4: Types of Credit** | Learn about credit, credit cards, and loans |
| **UNIT 5: Managing Credit** | Learn how to manage your credit, credit score and debts |
| **UNIT 6: Paying for College** | Learn about scholarships, grants, student loans and repaying after college |
| **UNIT 7: Career** | Learn how to search and apply for jobs, create a cover letter and resume, interview effectively, and succeed in a new job. |
| **UNIT 8: Insurance** | Learn about what insurance is and take a deeper dive into diverse types of insurance |
| **UNIT 9: Taxes** | Learn about the US tax system and filing a tax return |
| **UNIT 10: Budgeting** | Learn how to build budgets for all of the various parts of your life |
| **UNIT 11: Consumer Skills** | Learn how to be a savvy consumer, avoid scams & fraud, and avoid identity theft |

**ASSESSMENTS**

Students will be assessed using daily exit tickets as well as end of unit tests. There will be a Salaried Based Budget Project in Unit 10. There will be a start of course diagnostic exam and an end of course Summative Project.

**GRADING**

*90-100%: A*

*80-89%: B*

*70-79%: C*

*60-69%: D*

*Below 60%: F (Failing)*

**CLASSROOM POLICIES/RULES**

1. *Arrive on time and be prepared for each class.*
   1. *Writing Utensil*
   2. *Paper or notebook.*
   3. *Laptop if applicable*
2. *When attendance is completed, it is expected for students to be ready to engage in the class.*
3. *No cell phones. This is a school expectation.*
4. *No sleeping in class.*
5. *No talking over the teacher or when a student is answering a question.*
6. *No fighting in class. Security will be called immediately.*
7. *No leaving the classroom without permission.*
8. *Passes should be only used during emergencies. If a student abuses this, there will be a conference about it.*
9. *No passes to the Gym or another class.*
10. *Active participation in notes, assignments, discussions, and group activities is expected.*
11. *Respectful and professional behavior towards peers and the instructor always.*