



COURSE DESCRIPTION

Understanding and managing personal finances is critical to one’s future financial success. Experts agree that most students in high school and college lack proficiency in financial literacy. This course presents essential knowledge and skills to assist students in making informed decisions about real world financial issues. Topics to be covered include budgeting, banking, credit, investing, taxes, major purchasing decisions, insurance, career, and housing. This one-semester course is based on the National Business Education standards for Personal Finance and the Jump\$Start Coalition® for Personal Financial Literacy.

COURSE OBJECTIVES

The learner will be able to perform the following:

- Explore and use personal finance terminology.
- Analyze & measure their own financial health using financial worksheets
- Establish financial goals and plans; describe the need for revision throughout ones life cycle
- Develop a spending, savings, and investment plan and gain an understanding about how the Time Value of Money impacts their ability to meet their financial goals.
- Establish, maintain, and adjust budgets.
- Identify various forms of income and understand how pay is calculated.
- Evaluate services offered by banks and other financial institutions.
- Execute banking activities including, but not limited to, managing a checking account.
- Students will examine federal and state income tax and prepare a tax return.
- Evaluate & differentiate between a variety of savings and investments options.
- Analyze the factors that affect the choice of credit, and the legal aspects of using credit.
- Determine the advantages/disadvantages of using credit
- Explain how one can maintain a healthy credit score and why that is important
- Identify strategies for effective debt management and sources for assistance.
- Describe common examples of identity theft and the best measures to take for protection.
- Students will explore their role as a consumer in the marketplace, including laws that are designed to protect them.
- Apply opportunity costs and trade-offs to personal decision-making
- Apply the decision-making process to various types of decisions at different stages of the life cycle.
- Explain the purpose of insurance and its importance in financial planning and protecting against risk.

COURSE MATERIALS & RESOURCES

Ryan, Joan. (2009). Managing your Personal Finances, Foundations in Personal Finance, Banzai Financial Simulation, video, and guest speakers. Students should bring a 3-Ring binder to use & store course material.

EVALUATION/GRADING

Points will be assigned for daily participation, class assignments/projects, quizzes, and the final.

GRADING SCALE

A	92-100%	B+	88-89%	C+	78-80%	D+	68-69%
A-	90-91%	B	82-87%	C	72-77%	D	62-67%
		B-	80-81%	C-	70-71%	D-	60-61%

DAILY PARTICIPATION. In order to foster a successful learning environment for all students, THANK YOU, in advance, for observing the following classroom expectations: on-time attendance to class, the storing of any and all electronic devices, and remaining on-task (participation in class activities). Daily participation points will awarded for compliance.

INSTRUCTOR AVAILABILITY

Your success is one of my greatest goals! Please feel free to visit and ask questions and seek help regarding any of your assignments. To ensure that I am in my room when/if you're in need of assistance, it is highly recommended that you make arrangements in advance for a time that works best for you; please refer to the schedule posted in our classroom for instructor availability.

ABSENCES: SWHS ABSENCE POLICY

- The SWHS Absence Policy will be applied to any missed work/tests due to an absence.
- In accordance with the SWHS ABSENCE POLICY, it is the student's responsibility to inquire about and make up any work missed in the case of an absence; this includes, but is not limited to all notes, quizzes, and assignments.
- According to the absence policy, students have two full school days to inquire about and complete any missed work (assignments, projects, quizzes) due to an absence.

EXAMPLE

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
STUDENT IS ABSENT (excused absence)	Student inquires about missing work and/or schedules quiz make-up		*LAST DAY FOR CREDIT* for missed work/quiz	

No points will be awarded for work that is missed due to an unexcused absence

EXPECTATIONS: KEYS TO SUCCESS

FIVE P' S

- Be **P**rompt; on-time to class prepared to work when the bell rings.
- **P**repared: notebooks, pen/pencil, ready to do your best each day.
- **P**ricipled is a key IB Learner Profile element; integrity, honesty, and the rights of others is important; therefore...
 - You are expected to complete your own work. Zero points will be awarded for cheating.
 - You do not have the right to interfere with another person's learning.
- Be **P**roductive. Use your time wisely. Class time is to be used for completing our class work. This course has been designed to provide you with enough time to complete activities within class in an attempt to avoid homework.
- Be **P**olite. Please be respectful of other students, staff, and school property. Maintain a positive work environment. Listen when others speak. ALL electronic devices must be stored during class and turned off; food is NOT allowed in this classroom.

IB LEARNER PROFILE

This course supports each element of the IB Learner Profile.

Inquirers	They develop their natural curiosity. They acquire the skills necessary to conduct inquiry and research and show independence in learning. They actively enjoy learning and this love of learning will be sustained throughout their lives.
Knowledgeable	They explore concepts, ideas and issues that have local and global significance. In so doing, they acquire in-depth knowledge and develop understanding across a broad and balanced range of disciplines.
Thinkers	They exercise initiative in applying thinking skills critically and creatively to recognize and approach complex problems, and make reasoned, ethical decisions.
Communicators	They understand and express ideas and information confidently and creatively in more than one language and in a variety of modes of communication. They work effectively and willingly in collaboration with others.
Principled	They act with integrity and honesty, with a strong sense of fairness, justice and respect for the dignity of the individual, groups and communities. They take responsibility for their own actions and the consequences that accompany them.
Open-minded	They understand and appreciate their own cultures and personal histories, and are open to the perspectives, values and traditions of other individuals and communities. They are accustomed to seeking and evaluating a range of points of view, and are willing to grow from the experience.
Caring	They show empathy, compassion and respect towards the needs and feelings of others. They have a personal commitment to service, and act to make a positive difference to the lives of others and to the environment.
Risk-takers	They approach unfamiliar situations and uncertainty with courage and forethought, and have the independence of spirit to explore new roles, ideas and strategies. They are brave and articulate in defending their beliefs.
Balanced	They understand the importance of intellectual, physical and emotional balance to achieve personal well-being for themselves and others.
Reflective	They give thoughtful consideration to their own learning and experience. They are able to assess and understand their strengths and limitations in order to support their learning and personal development.