**Personal Finance Syllabus**

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### Course Description:

This course introduces students to topics related to preparing to live independently, preparing to earn a living, becoming a responsible consumer and protecting and managing resources.

**Grading:**

Grading will follow the policy of the Onslow County School District

A = 93% - 100%

B = 85% - 92%

C = 77% - 84%

D = 70% - 76%

F = 0% - 69%

Course weights are as follows:

**Classwork (45%)** – Successful completion of in-class activities, bell ringers, and quizzes.

**Homework (5%)** – Successful completion of homework assignments.

**Tests (50%)** – Assessments to test concept understanding.

**Topics Covered:**

*1.00 Understand economic activities of individuals and families.*

*2.00 Understand economic challenges of individuals and families.*

*3.00 Understand lifestyle goals, choices, and job search procedures.*

*4.00 Understand financial services and forms used in independent living.*

*5.00 Understand consumer rights, responsibilities, and information.*

*6.00 Understand shopping options and practices for meeting consumer needs.*

*7.00 Understand ways to protect personal and family resources.*

*8.00 Apply procedures for managing personal finances.*

### Late Work:

Most of your work is completed in class and therefore, ample time is arranged to finish assignments. Late work will be accepted in accordance with the student handbook.

### Behavioral Expectations/Classroom Rules:

1. Be Respectful, Be Responsible, Be Safe, Be Positive = Keys to Success!
2. Follow the teacher’s directions immediately.
3. Come to class on time.
4. Only water is permitted in the lab.
5. Remain in your assigned seat unless you have permission to get up.
6. Use polite speech and body language.

**Consequences of Misbehavior:**

1. Non Verbal Reminder.
2. Verbal Reminder
3. Reflections Desk & Parent Contact.
4. Consequences Menu
5. Referral to office.

(NOTE: Depending on frequency and/or severity of issue, these may not be in sequential order.)

### Bathroom Policy:

Students should use the restroom and get water before class begins. I allow 9 bathroom passes per nine weeks. After you have used your passes up, please do not ask me to use the restroom unless it is an absolute emergency. You must keep up with your own pass, put the date and time and I will initial it.

**Absenteeism**

It is your responsibility to check for the work that you missed in the “Missed Work” area of the classroom. Students are responsible for all work missed and the work must be turned in within **FIVE** days of returning to class. Parents may request that assignments be sent home if the student will be absent for an extended period of time.

### Helpful Hints:

* Use the restroom and get water **before** you come to class. Remember you only get nine bathroom passes per nine weeks.
* Come prepared for class. This is a business course that requires that we cover a lot of terminology. Expect to take notes on a regular basis!
* Always raise your hand and wait to be acknowledged before speaking.
* Know the quiet signal!
* Keep review packets as this will serve as your study material for the exam at the end of the semester.
* Promptly and quietly enter my room, have a seat, and check your email. Class begins when the tardy bell rings.
* Label all assignments with the proper header which includes name, date, class and period.
* **Internet use is for assignments only**. Any violations may result in detention or revocation of computer use privileges.
* Configurations on the computers are not to be changed. This includes screen savers, settings, background, appearance or any changes to the desktop.
* **Dismissal:** All students will remain in seats until dismissed by the teacher.
* **Students cannot be exempt from the final exam. State policies indicate that all students taking a CTE course must participate in the VoCATS exam at the end of the semester.**