###### WELCOME TO PERSONAL FINANCE

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**Sentinel High School**

**2023-2024**

**Room 146**

Get this sheet signed by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ for assignment credit

**Course Description:** Personal Finance is focused on teaching students how to navigate the financial decisions they must make and how to make informed decisions related to managing finances and budgeting, saving and investing, living independently, earning and reporting income, buying goods and services, using credit, banking, and protecting against risk, investing, and funding future opportunities.

#### **Course Materials**

**Software:**

1. **Google Classroom, Google Docs, and Google Sheets**
2. **Stukent Simulation (Provided to students for free)**

#### **Course Outcomes:**

#### Students will develop the abilities to…

• **Create and Balance a budget**

- Understand the basic requirements and components of a financial budget

- Managing a bank account, Managing Online Banking

- Understanding the mindset behind Financial Decisions

- Basics of Behavioral 27 Economics

- Understanding Goal Setting and Investing Long-Term

• **Understand and Analyze Insurance**

- Breakdown the following types of insurance: Medical, Auto, Homeowner, and Renter

- Understand key concepts of insurance including: Deductibles, Co-pays and Claims

• **Understand and Analyze Debit and Credit Cards**

- Breakdown the pros and cons of debit and credit cards

- Breakdown the components of credit cards and how it affects your credit Score

- How to breakdown interest rates for credit cards

• **Understand different types of Loans**

- Breakdown different types of loans including: Mortgages, Auto, Payday, Student, and  Business.

- How to breakdown different interest rates for each type of loan

- Breakdown the different contracts signed with different loans

• **Understand Credit Scores and how to build and improve them**

- Breakdown the basics of how credit scores are generated

- Breakdown how to build and improve your credit score through different daily, weekly, and monthly habits

- Breaking down interest rates for different loans and how that will affect your credit

- Breakdown the credit card agreement forms and other contracts you sign

• **Understand the basics of the Stock Market and trading responsibly**

- Breakdown the key components to the stock market and understand the differences  between stocks, bonds and crypto currency

• **Understand the basics of Student Loans and applying for College**

- Breakdown the financial responsibilities of college and other alternatives to make responsible decisions about your future.

• **Understand the importance and structure of Business Resumes and Cover Letters**

- Breakdown the key components needed for business Resumes and Cover Letters

• **Understand different consumer situations that may affect your financial future**

- Breakdown scenarios such as identity theft, fraud, bank errors and social media and other online scams that could negatively impact your financial situation

- Breaking down different state and federal laws

• **Understand the basics of Income tax, W-2, W-4 and filing a tax return**

- Breakdown how to fill out a W-2, how to use a W-4 to file a tax return and understand the basics on income tax and other local tax assessments

**Class Policies:**

* ***ATTENDANCE*:** All students are expected to be on time to every class each day. **Students are expected to be in their seat, cell phones in the caddy, and completing their warm up business bellwork assignment when the start of class bell rings in order to be considered “on time.”** *Being out of your assigned seat, off task, or not working at the conclusion of the bells will result in a tardy.* After 5-minutes, students are marked as absent.
* ***HOMEWORK*:** There will not regularly be homework in class as long as you are working hard in class to complete assignments that day. If you are focused in class, but need extra time to finish an assignment, you may take it home to complete it and submit the following day.
* ***MAKE-UP WORK:*** If students have an excused absence from class, they are expected to complete the work they missed the day following their return to school.The work builds of the previous day in our text, so it is most beneficial for your learning to follow progressively with all content in class. **If a student has an unexcused absence, their missing work may not be accepted.**

If you are needing additional time to complete an assignment, communicate that with me prior to the due date to receive full credit. **Points are deducted for late work.** **Late work will only be accepted within the quarter it was assigned.**

* ***CELL PHONES & PERSONAL ELECTRONICS:*** All students will place their cell phone/device in a “cell phone caddy” before the start of every instructional period. Ear buds will be removed from ears, and personal music turned off prior to class starting. There will be times when students are given permission to use these devices for academic purposes or for music during independent work time, but **failure to turn in the phone upon request will result in the loss of the phone for the class period, and the device will be taken to the office upon the third offense.** Ear buds should not be worn in class without permission.
* ***BATHROOM*:** In compliance with school policy, there will be no bathroom visits for the first and last fifteen minutes of any class. Students will not be permitted to use the restroom while the teacher is lecturing. Students absent for more than five minutes or taking advantage of the bathroom pass will have privileges revoked.
* ***END OF CLASS:***If you complete your work early, you are expected to remain in your seat and work on a choice activity, but not disrupt the learning of others. No students should be lingering by or in the door way before the bell rings.
* ***FOOD/DRINKS/GUM*:** There should be no eating, candy, gum, or beverages without teacher permission.

**Grading:**

Students will be practicing or working on skills every day in class. All work is eligible for grading and **daily preparation and participation** is the only way to secure an A or B in this class. Your grade will be largely dependent on your regular attendance and completion of the day’s lessons from class.

A = 90 - 100%, B = 80 - 89%, C = 70 - 79%, D = 60 - 69%, F = 59% or below

Class Assignments & Participation: 50%

Tests: 10%

Quizzes: 20%

Projects: 20%

**Rules**

**1. Arrive ready to learn and participate.** You will be called on to share ideas; be prepared to respond.

**2. Follow directions** the first time they are given

**3. Respect others** each other’s differences and property. Be supportive, celebrate accomplishments, be kind, and be helpful.

**4. Use appropriate language** while refraining from all negative, derogatory, and profane words in class, on assignments. No meanness.

**5. Always try your hardest!** When called upon, “I don’t know” is not an acceptable answer. Students must always try. Ask questions, I am here to help.

**Syllabus Agreement**

***Student and Guardian, please initial next to each content area to indicate agreement.***

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| --- | --- | --- |
| Information | Student Initial | Parent/Guardian Initial |
| Cell phone will be placed in the caddy at the start of class unless otherwise directed. |  |  |
| Late work may be deducted 10% and is due prior to the end of the quarter it was assigned. |  |  |
| Students are responsible to have their own **pencils (preferred)**, and/or pens, and a folder or binder to keep graded work and notes. |  |  |
| If students are absent from class, they are expected to check **Google Classroom** for the missing work and contact the teacher for assistance within a week of their absence to make up the work. |  |  |
| Students will be enrolled in a simulation for paying bills, managing and building credit, buying cars, homes, stocks, etc. Bills are due on or before Friday **EVERY week** regardless of school holidays or illness. In order to ensure strong credit scores and grades on the semester long credit project students should pay their bills early, set reminders, and develop strong planning habits. |  |  |

All rules are subject to change or deletion by the teacher. My signature below acknowledges that I agree to abide by the rules and that I have read and discussed the previous information with my parent/guardian(s).

Print Student Name:

First Last

**Student Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_**

**Parent Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_**