

WHAT YOUR STUDENTS WILL LEARN!!

Throughout this course, students will learn:

- Personal goals and values are the foundation of personal finance
 - Invest in yourself (human capital)
 - There is an ongoing association between your present-self and your future self
 - The value of money changes over time
 - Compound interest makes savings work for you, and borrowing work against you.
 - Opportunity costs and tradeoffs are inherent in every decision you make.
 - Risk and return are inherent in financial investing
 - Take steps to protect yourself from the unexpected (fraud, insurance, etc.)
 - What you look like on paper (credit report, Spending plan, etc.)
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Tentative Course Outline

First Quarter:

- Understanding How to Take Charge of your Financial Well-Being
- Understanding the Principles of Managing Your Money

- Understanding the Principles of Earning

Second Quarter

- Understanding the Principles of Earning
- Understanding the Principles of Receiving

Third Quarter

- Understand the Principles of Saving and Investing
- Understand the Principles of Spending

Fourth Quarter

- Understand the Principles of Spending
- Understanding the Principles of Giving

- CTE TESTING

Mrs. Plowden's Class/ Lab Rules and Expectations

1. Be on time, On Task and Prepared to learn every day.
2. All cell phones and electronics go into the RECHARGE Station before the bell rings.
3. NO EATING OR DRINKING unless given permission.
4. Keep your workspace neat & clean. Throw all trash in the trash can or recycling.
5. Hands off computers during instruction.
6. Stay organized.
7. Save work early and often.
8. Do Not Share Passwords
9. No Social Media without permission.
10. Respect the teacher, our classroom, other students and yourself.
11. Keep your hands, feet, bodies and other objects to yourself.



Discipline Plan

I am not big fan of sending students to the office for misbehavior. I am fair and will offer the student many chances to redirect their behavior. However, in the event it becomes recurrent and frequent I will have to report to administration. I value your student's time in my class and I want them to be engaged and learn as much as possible but I will not tolerate any student taking another students opportunity to learn.

My discipline plan will be as followed:

1. Warning / Conference with student
2. Contact Parent
3. Contact Parent and Reflection Evaluation (Will count for class participation)
4. Parent/ Teacher Conference and alternative writing assignment
5. Refer behavior to administration and inform parent.

Grades

GRADING POLICY

- Tests/Projects 40%
- Quizzes 30%
- Homework / Classwork / Participation 30%

FINAL GRADE

- Midterm Average 40%
- Second Term Average 40%
- Final Exam 20%

Grades will be available in your *Home Base Student Portal* as well as Google Classroom.

Please check your student portal regularly and feel free to ask me any questions you may have about a particular grade. I make mistakes, so this is your opportunity to make sure I have everything correct. This can be done before or after class or via email.

If you do not have a student portal login please let me know so we can get you set up.

**** Keep all graded work.** DO NOT throw away graded assignments until AFTER you received your report cards /midterms. You must have the paper with the grade written on it in order for me to make changes should there be a mistake. **

Absentee Policy

1. **YES – WE DID SOMETHING IMPORTANT WHILE YOU WERE ABSENT.** It is your responsibility to check with me the day you return to class to find out what you missed. Check the While you were out folder located in the class as well as the while you were out folder located in Google Classroom.
2. You have **Three (3) days after your absence** to make up missed work. After that any missed work will be accepted with a late penalty of 10 points per day.
3. **E-Submission Policy:** You are always welcome to email me your assignments. There is no excuse to not have your assignments in on time. Printer and internet issues are not an excuse. If technology failures happen, hand – write your assignments.
4. Any assignment you are absent for will be a **Zero until it is turned in.**

5. If you know in advance that you will be absent ask for your assignments. When you return you should have assignments either emailed or handed to me upon your return to class

HOMEWORK & OTHER POLICIES

- ❖ Late work, unless otherwise discussed, will be accepted for late penalty of **10 points** per day.
- ❖ **EXTRA CREDIT POLICY:** Essentially there isn't any. However, if I decide to throw one out there I will let you know.
- ❖ **TEST/QUIZ RETAKE:** Your parent/guardian must sign off on the test/quiz as well as your request form acknowledging that he/she has seen your grade. It must be returned to Mrs. Plowden within **2 days** of being passed back if you want to be eligible to retake the test/quiz.
- ❖ **LIFE HAPPENS!** If you are having issues at home or school, have a huge exam coming up in science, or you realize you need more time to complete your absolute best work for any other reason, email me and request an extension. You must email me or talk to me **the day before** for the extension to be granted. You cannot come in 5 minutes before class without your assignment and expect an extension.
- ❖ All typed assignments must in **12 PT, TIMES NEW ROMANS** font, double – spaced, and with a 1” margins. Your name, class period and date in top left, with a centered title.

NOTICE: *Late work will be entered into the student portal before the end of the week.* DO NOT repeatedly ask me to enter it in 5 minutes after turning it in.

HOMEWORK & OTHER POLICIES (Cont.)

PLAGIARISM:

“What it is and how to avoid it.”

To plagiarize is defined as taking ideas and writings of another and passing it off as one's own. Students caught plagiarizing will be given a ZERO for the assignment.

Plagiarism includes:

1. Turning in someone else's paper as your own.
2. Copying a friend's paper 5 minutes before class (or having another teacher catch you copying work in his/her classroom).
3. Failing to cite a source.
4. Copying an author's exact words and passing them off as your own.
5. Look at someone else's work during a quiz, test, or otherwise individual assessment.

Cheating:

- The teacher will notify administration and contact parent/guardian if cheating is suspected
- Student will be given a failing grade for that particular test, quiz or assignment for the grading period or semester.
- Student(s) involved in cheating maybe excluded from any/all school activities.

Class: _____

Period: _____

Student and Parent Syllabus Agreement

By signing on this page you and your parent state that you have read the syllabus for Personal Finance with Mrs. Plowden and agree to the rules, requirements and, restrictions of this class. Please note that you will be held accountable for all of the information provided to you here.

Student Name (printed)

Student Signature

Date

Parent/Guardian Name (printed)

Parent/Guardian Signature

Date

Daytime telephone number

Parent e-mail address

Internet access is available in the home: YES or NO (circle one)

A computer/tablet/internet device is available in the home: YES or NO (circle one)

Class Assignment Sites:

1. Everfi

- a. <http://platform.everfi.net>
- b. Registration Code:
 - 1st Period – e9412ec7
 - 2nd Period – 82a22dd7

2. CFNC.org

- a. Basics.financialliteracy101.org
- b. Registration Code:
 - 1st Period - 8659FE
 - 2nd Period – 8659FE-2

3. Canvas

- a.

4. Google Classroom

- a. Personal Finance 1st Period – hvx5nhh
- b. Personal Finance 2nd Period - zm53gq7
- c. Microsoft Word/PPT 3rd Period - cruvaw