

**Terry Sanford High School**  
**Course Syllabus**  
**BF05 Personal Finance**



Instructor: Mr. J. Haynes  
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 Period:                    Classroom: 9                    Semester:

**Course Description:**

Personal Finance prepares students to understand economic activities and challenges of individuals and families, the role of lifestyle goals in education and career choices, procedures in a successful job search, financial forms used in independent living, and shopping options and practices for meeting consumer needs. The course also prepares students to understand real world consumer rights, responsibilities and information, protect personal and family resources, income management, spending, savings, investments, and apply procedures for managing personal finances.

**Expectations:**

**Personal Finance:** In order to get the most out of this class it is essential that you attend class regularly, come to class on time, come to class prepared and come to class ready to learn. It is also expected that each student is involved in all lectures, activities and assignments. Above all, I expect respect. Respect for the classroom, your peers, your instructor and above all, yourself.

**Other expectations:**

- **No food, beverages or gum will be allowed in the computer labs.** If these items are brought into the computer lab they will be thrown out.
- **Sleeping in class is not tolerated.**
- The printer is to be used only for assignments for this class and only when you have prior instruction to print. Not following ALL printing instruction will result in a deduction of points from the assignment.
- The use of personal electronic devices is not acceptable. This includes, but is not limited to, cell phones, MP3 players. If these items are taken out to view or use during class it will be collected and submitted to the front office.
- When you enter the classroom it is time to work. Log in when you arrive to class. Do not wait for the bell to ring to begin your assignments. Not following these instructions will result in being counted as tardy.
- If you are tardy to class you will serve before school detention and a phone call home will be made. Being tardy four times will lead to a referral to the front office.
- Class is over when the bell rings, not prior to. It is unacceptable to pack up or log off the computer before being told. In addition, packing up or logging off during or after announcements is unacceptable.
- Unless you have a valid reason, do not leave your seat.
- You are also expected to abide by all rules and guidelines as described in the Terry Sanford Student Handbook and the Cumberland County Code of Conduct.

**If expectations are not met, disciplinary actions will be taken.**

**Computer Rules:**

Students should not engage in any of the following activities: games, social Networking, instant messaging, personal email, etc. Students are **not allowed to access the Internet without permission**. You may only access the Internet when given permission to complete an authorized assignment. If you are caught engaging in any of the above activities without permission, you will receive a ZERO for that day's assignments. If necessary, you will be written up for any inappropriate activity.

**Restroom Privileges:**

Students are to use the facilities before arriving to class and be seated before the tardy bell rings. It is understandable that at times you may have to use the restroom. This will be handled on a case by case basis.

**Materials Needed:**

- 3-ring binder

**Grading Plan:**

Tests:	25%
Quizzes:	10%
Classwork:	30%
Projects:	20%
Starters:	15%
Total	100%

- Notebook paper
- Writing utensils
- Flash drive

In addition to this grading policy, your VoCATS exam will count as **20% of your final grade**. Terry Sanford is on a 4 x 4 schedule with each grading period being 4-4 ½ weeks. You will receive a progress report every 2-2 ½ weeks. If at any time during the semester you would like to know your academic standing in this course, simply ask or check your PowerSchools.

**Tests** will be announced in advance with proper study materials being provided in class. It is necessary that all students are present and prepared to take their tests and quizzes. If you are absent with an **AUTHORIZED** excuse you must meet with me to determine a time to make up your test or quiz within **five** days of your return to school.

**Classwork** is assigned to develop skills learned in the classroom. Classwork will not be difficult if you turn in your assignments, attend class regularly and stay organized. If you are absent, **it is YOUR responsibility** to check for missed assignments.

**If you are absent it is your responsibility to make up any work that is missed. Only approved absences will be accepted. An unexcused absence will not allow for graded make up work. All make up work must be completed within 5 days of your return to school or your grade will be recorded as a ZERO!**

**Participation** will be documented on a daily basis in the form of completing a current event. **BELL RINGERS:** Students must read a technology article from the assigned web-site and type a two paragraph summary of that article. Students will have 7-10 minutes to complete the bell ringer.

**Correct grammar and adequate effort are essential components of the grade you will receive for your bell ringer..**

Format: 1. Read an article from one of the designated news sources.  
2. Give a 2 paragraph summary of the article.

I am available to help or assist you, outside of class, by appointment. I look forward to working with you this semester and throughout your time here at Terry Sanford.