

• Course Description

This course gives students a consistent framework for thinking through financial choices in order to improve their well - being. Decisions require action. Students who take charge of their finances are better prepared to invest in themselves and cope with the financial ups and downs that life will bring. An activity and project - based approach will be used. The work for the course comes from “Take Charge Today” from th University of Arizona.

• Course Overview

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)

Instruction will focus on hands - on activities as well as lecture, group discussion, use of technology, and other methods. Students will have the opportunity to work both individually and as part of a small group to complete assignments. Projects will require students to use academic skills in language arts, math, social sciences, and science.

• Course Requirements

Tests/Quizzes are cumulative and will be given during and end of each unit. Homework will come from the instruction. It is to be handed in the next class day after assigned unless said otherwise. Work is accepted late with a penalty of 10% the first week, and 20% the second week. No late work will be accepted that is more than two weeks late.

End of Semester Exam will affect the student’s final grade in one of the following ways: (1) If the student’s percent on the End of Semester Exam is higher than the course percentage, the course percentage is raised to the percentage of the Exam up to a maximum of 10 %, (2) If the student’s percent on the End of Semester Exam is the same or up to 20% lower than the course percentage, then course percentage is maintained, or (3) If the student’s percent on the End of Semester Exam is more than 20% below the course percentage, the course percentage is lowered 10%.

• Grading

Everything submitted in this class is evaluated on a ratio of

$$\frac{\text{Number Correct}}{\text{Number Possible}}$$

The scores approximate weights are shown below:

<u>Categories & Weights</u>	
Tests	70%
Homework/Quizzes	30%

Course Scale

100-93%	A	76-73%	C
92-90%	A-	72-70%	C-
89-87%	B+	69-67%	D+
86-84%	B	66-63%	D
83-80%	B-	62-60%	D-
79-77%	C+	59-0%	F

• Checking your Current Course Grade

You can access your current course grade on the Internet at the Power School website at <http://powerschool.psd201.org/public/>

Class expectations can be found at <http://mathandphysicsinfo.edublogs.org/>

• Materials

You are expected to come to class prepared each day with at least a writing utensil, lots of paper (A loose leaf binder would be the best choice for organizing the materials for this class; nevertheless, a spiral bound notebook may work if you are careful to organize as you go.). A scientific calculator.

Please sign and return this bottom portion to Mr. Franckowiak

I have read the 2017 – 2018 Personal Finance course syllabus. Date _____ Period _____

Student Name: _____ Parent Name: _____
(please print) (please print)

Student Signature _____ Parent Signature: _____

Parent Email Address: _____