

Personal Finance

Ms. Piening

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Course Description

Understanding and managing personal finances are key to one's future financial success. This one-semester course is based on the Missouri Personal Finance Competencies and presents essential knowledge and skills to make informed decisions about real world financial issues. Students will learn how choices influence occupational options and future earning potential. Students will also learn to apply decision-making skills to evaluate career choices and set personal goals. The course content is designed to help the learner make wise spending, saving, and credit decisions and to make effective use of income to achieve personal financial success.



Weighting System:	GRADE SCALE
<i>Weights are subject to change at any time</i>	A 90-100%
<u>Classwork</u> (45%)	B 80-89%
<u>Tests</u> (40%)	C 70-79%
<u>Final Exam</u> (15%)	D 60-69%
	F 0-59%

Classroom Guidelines

- Be an **ACTIVE PARTICIPANT**.
- Do your **best work; take pride in your product**.
- Show **respect to the other members of the class**.
- Show **responsible classroom behavior**.
- Take **care of our classroom equipment**.
- Use the **Internet for assigned work only**.
- Cell phones: **put away during class**.

NO EXCEPTIONS.

Unit	Book Chapter	Content Covered
Unit 1 Financial Planning	1	The role of consumers in the economy will be discussed, as well as information on careers, decision making and goal setting.
Unit 2 Banking	5, 8	Introduction to the various services offered by financial institutions. Students will learn about the Federal Reserve system, how to write checks, record in a register and reconcile an account.
Unit 3 Investing	9, 10	Students will learn the basic language of the stock market, how to diversify your investment and calculate time value of money, create a personal stock portfolio.
Unit 4 Credit	6	Learn how to get the most out of potential credit while avoiding common credit mistakes.
Unit 5 Insurance and Taxes	12, 13, 14	Insurance lessons will introduce the basics of insurance – why it is necessary and how to obtain it. Tax lessons will introduce personal income taxes: when and how to file
Unit 6 Budgeting	3	Lessons will focus on creating and adhering to a realistic personal budget.

Binder/Notebook:

Ms. Piening recommends keeping a binder throughout the semester collecting all information given to you in class. points.

1.5 NCH

Absence & Late Work

- If absent, check on the Google Classroom regarding assignments completed during your absence. Or Check with Ms. Piening before/after school or during Ac Lab. Please do not come to class and ask what you missed. Your absence is your responsibility. Class time is not available to determine what you missed.

Class time will be given to complete most assignments. You are expected to work on an in-class assignment during the time assigned in order to receive full credit. However, if the assignment is not completed by the end of the hour, it will be due at the beginning of the following class period. If you are absent on the homework due date, or on the date of a test or quiz, your assignment will become due the day you return. Assignments must be turned in by the due date for full credit.

Academic Honesty

Take COLT PRIDE in your work!

Do NOT allow someone else to submit your work as his or her own.

Do NOT log in as someone else, or let someone else log in using your information.

Do NOT email your work to another student.

Cell phone use during class is STRICTLY prohibited. Cell phones should be out of site during class. **Visible cell phones will be confiscated and returned at the end of the hour.**

Extra Help

Students are expected to take initiative and responsibility if they find themselves struggling.

Before and after school help will be available based on need, and pre-approval by Ms. Piening.

Academic Lab help is always available.

Figuring out how to make money is one thing... Knowing how to make the most of what you make is another!



Printing

If you need to print, please see me first.

Business lab printers are for business classes.



Final Exam

There will be a comprehensive district final.

Cell Phone Use

Cell phones should be put away. A supervisor in workplace would offer consequences for constantly looking at and using cell phones.

