

Personal Finance Syllabus

Course Description

Students will apply reliable information and systematic decision making to personal financial decisions, use a career plan to develop personal and income potential, organize personal finances and use a budget to manage cash flow, maintain credit worthiness, borrow favorable terms, manage debt, use appropriate and cost-effective risk management strategies, and implement a diversified investment strategy that is compatible with personal goals.

Course Outline (Subject to Change)

1. Income
2. Money Management
3. Spending & Credit
4. Saving & Investing

Assignments and Materials

Students will complete assignments based on information discussed and taught in class, as well as additional projects. Students may be completing a Simulation using everything they have learned throughout the class at the end of the year.

Materials Needed for Class EACH Day:

- ✘ Pen/Pencil/Notebook (Paper)
- ✘ Folder/Binder
- ✘ Calculator

Extra Help/Tutoring

I am available if you need extra help or tutoring. I arrive at school each day by 7:30 a.m. I usually stay after school anywhere from 4:15-5:00 most days. See my schedule below for my plan and conference periods.

I want you to be successful in this course. I am willing to meet with you before or after school to provide extra help. **Students who would like extra help need to make arrangements with me prior to coming in.** I want to make sure that I am available before they make plans to stay or come in early.

Grades/Late Policy

1. District wide grading scale will be used.
2. Any homework that is not turned in on the designated due date will be considered late unless other arrangements have been made.
3. For everyday your assignment is late, it will result in a 10% deduction to your overall grade.

Contacting Mrs. Falloon

Email: rfalloon@mc-wildcats.org

Phone: 573-564-2213 Ext 1114

Schedule:

Hour	Class	Hour	Class
1 st	Multimedia 1 & 2	5 th	Conference
2 nd	Work Study	6 th	Multimedia 1 & 2
3 rd	School to Careers	7 th	Sports Business Management
4 th	Personal Finance	8 th	SET

Make Up Work Policy

Students are responsible for all makeup work. In general, students will have **ONE class day for each day of class missed to make up their work**. If work is not made up within time limit, the same policy for late work will apply unless other arrangements have been made.

Attendance is absolutely necessary to be successful. Most work will be completed in class and some assignments will require the use of the Internet to complete.

Classroom Rules

1. **Be Respectful.**
 - Show respect to all teachers and students. Absolutely no foul language, name-calling, or harassment will be tolerated. Show respect to all school property and the property of others. Please keep the room clean and leave it the way you found it.
2. **Be Responsible for YOU.**
 - Manage your own behavior. Be here on time and ready to work with all materials. Do all assignments to the best of your ability by the due date.
3. **Be Honest and Reliable.**
 - Do your own work and be proud of it! Be the kind of person that others can count on.
4. **Be Accountable.**
 - You are accountable for your decisions, so be willing to face the consequences of the bad ones. Think about the consequences of your actions and how they affect others.
5. **Be a Person of Integrity.**
 - Be ethical. Stand for what you believe in. Just because everyone else is doing it, doesn't make it right.

Discipline Plan

1. **Warning**
2. **Commitment Conference**—Meeting with me to discuss your behavior
3. **Parent Contact**—Parent/guardian contacted regarding your behavior
4. **Office Referral**—Student will talk to the principal and receive appropriate discipline action

Cheating

Cheating will not be tolerated no matter how large or small the assignment/exam is. Cheating will result in **zero credit** on the assignment/exam, parent contact, and an office referral. See the student handbook for disciplinary action that results from cheating.

Computer Lab Procedures

MAJOR VIOLATIONS WILL RESULT IN AN IMMEDIATE OFFICE REFERRAL!

1. Please use proper posture and technique when typing.
2. **Please do not surf the Internet, play games, or open any programs other than the one you are supposed to be working in. Inappropriate use of the computer results in an automatic 10% deduction in a homework assignment. This is your warning!**
3. Please do not bring food or drinks into the classroom.
4. Please do not unplug any computer connectors.

Classroom Procedures

General Classroom Procedures:

1. You will be allowed to leave my classroom to get a drink or use the restroom twice per quarter (unless there is an emergency), so please use them only when needed.
2. Cell phones should not be out or turned on at any time unless it is being used for educational reason.
3. If you leave your seat for any reason or come in late, please do not disturb others.
4. When you come into the classroom please immediately log on and gather materials needed for class. You should be in your seat when the bell rings.
5. When the bell rings please stay seated until I dismiss the class. I dismiss you, **not** the bell.
6. If you have to leave the classroom for any reason, I must sign your student planner. You will not be allowed to leave the classroom if you do not have your student planner.

Procedures for Assignments and Exams:

1. Please write legibly. Make your assignment as organized and neat as possible. If I cannot read your writing, I will not grade your assignment.
2. Please type your name in the header of each document you print.
3. Assignments should be placed in the appropriate tray for your class unless stated otherwise.

Procedures for When You are Absent:

1. Check the designated missed assignments folder. Pick up handouts from Mrs. Falloon if they are not attached to your missing assignment sheet.
2. If you need a computer to make up your work, please schedule a time to come in with Mrs. Falloon.

Procedures for the Class When There is a Substitute:

1. All classroom rules and procedures apply when there is a substitute.
2. When the bell rings, you must be in your seat, quiet, and waiting for instructions from the sub. Those who are not will not be warned and will face consequences.
3. If work is not collected by the sub on the day it is assigned, it will be due at the beginning of the next class period.
4. **REMEMBER!** When there is a substitute you are expected to be on your best behavior. If you cause the substitute any problems, there will be consequences. Be prepared to be held accountable for your actions.

Cut or tear and return to Mrs. Falloon

Student & Parent Signature

I have read this syllabus and agree to abide by the rules and procedures of the class.

Student _____ **Date** _____

I have read this syllabus and understand what is expected of my student in this class.

Parent/Guardian _____ **Date** _____