

Personal Finance and Investments

Instructor:

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Extra help / Makeup Hours:

Room 142, M - F until 2:15

(unless Faculty meetings)

Students will undertake a variety of personal assessments to analyze individual strengths and aptitudes as they explore career opportunities and develop strategies for maximizing earning potential. Individual resumes and cover letters will be produced, a personal Career Portfolio will be created, and proper interviewing techniques will be practiced in “real world” scenarios to better prepare students for college and career opportunities. Students will learn necessary financial literacy skills in personal banking (preparing a budget, managing a checking and savings account, and proper use of credit) as well as delve into investment strategies for financial growth and retirement planning. Students will play the Connecticut Stock Market Game, participate in the H & R Block Budget Challenge, complete the “On Your Own” personal finance simulation, and form investment groups. Utilizing financial websites, current corporate financial data, and annual reports students will complete an in-depth research project justifying their investment selections.

- **Career Decisions**

Career Exploration, Career Planning, Resumes, Interviewing, Career Portfolio

- **Work and Pay**

Taxes and Deductions, Tax Forms (W-2, W-4, 1040EZ), Calculating Pay, Benefits

- **Financial Security**

Budgeting, Savings and Checking, Investment Fundamentals, Credit Management

- **On Your Own Simulation and the H & R Block Budget Challenge**

These two separate simulations allow students to experience “real world” financial decisions such as choosing a 401k plan, managing a checkbook, maintaining a credit card, and planning for an emergency fund. In addition, students will have to manage their money as they make life decisions such as renting an apartment, buying/leasing a car, and protecting their assets with proper insurance coverage.

- **Connecticut Stock Market Game**

- **Investment Group – Final Project**

Materials Needed:

- 3 hole binder with loose leaf paper – for taking notes, keeping handouts **Every Day!**
- Personal Finance textbook (COVERED at all times) **Every Day!**
- Pen, pencil, extra eraser, white out, calculator, thumb drive **Every Day!**
- 1 - **1”**, **3 hole binder** with “view” front for Career Portfolio
- 1 - **2”**, **3 hole binder** with “view” front for Investment Group Analysis (1 per group)
- 1 – set of printable/write-on tabs for Career Portfolio

Academic Expectations

Google Classroom

Students will join the associated course on Google Classroom. Students are responsible to complete necessary assignments on Google Classroom by the due date. Assignments are often related to topics being discussed the next day in the classroom and completion is critical for participation in activities.

Power School

It is strongly recommended that students and parents sign up for PowerSchool notifications.

| Symbol | Description |
|----------|---|
| -- | Assignment has not been graded, <i>does not affect quarter grade</i> |
| Exempt | Student is not responsible for completing assignment, <i>does not affect quarter grade</i> |
| 0.01 | Assignment was not submitted due to absence, <i>does affect quarter grade</i> |
| 0 | Assignment was submitted, but did not fulfill assignment objectives, <i>does affect quarter grade</i> |
| Comments | Comments provide explanation about student's performance/progress on assignment |

Grading

- **Formative Assessment** (*does not affect quarter grade*)

Considered an **“assessment for learning,”** a formative assessment is intended to provide both the student and the teacher with information about the student's academic progress. Warm-ups, exit cards, academic practice, think-pair-share activities, discussion diamonds, etc. are some possible examples of formative assessment. Formative assessments will be assessed and used as learning tools, but they will **not** be reflected in a student's final grade. Instead, students will be provided opportunities to understand what they know and are able to do, and will be encouraged to form goals and strategies to exercise habits of self-understanding, diagnosis, and improvement.

Grading for informational purposes only:

0 = not submitted 50 = partially/poorly completed 100 = completed with effort

School-wide Rubrics – Technology and Public Speaking

The business department will be evaluating students using the Technology and Public Speaking rubrics. Students will be scored (1-4 scale) on each rubric at least once per quarter

- **Summative Assessment** (*used for grade calculation*)

A summative assessment is an **“assessment of learning.”** The purpose of a summative assessment is to measure the student's understanding on the material covered after teaching, formative assessment, feedback, and re-teaching have occurred. Possible examples include unit tests, benchmarks, essays, projects, presentations, and more. Summative assessments measure a student's mastery of a topic and count as part of a student's final grade.

- **Quarter Grading**

S.A. - Assignments

S.A. - Tests/Quizzes

S.A. - Projects

- **Semester Grade**

Quarter 1 --- 40%

Quarter 2 --- 40%

Final Exam---20% (cumulative)

Business Classroom / Work Environment Expectations

Student Behavioral Expectations Scoring Matrix (see attached)

Students will be graded (1-4 scale) using the Behavioral Expectations Scoring Matrix at least twice per quarter to monitor progress. Students will also be asked to periodically self-evaluate their behavior based on established behavior guidelines.

Late/Missing Work

Late submissions without prior teacher approval will not be accepted. Not submitting formative assessments will result in a missed opportunity for feedback and review.

Long-Term Projects

Project due dates are given well in advance. Projects are **due on the due date** with no exceptions. If you find that you may be out on the due date for a project, you must submit it early or have someone bring it to school for you on or before the due date. **Presentations are assigned for specific dates.** Missing your presentation qualifies as a missed summative assessment.

Absences

It is the student's responsibility to obtain and complete any assignments, activities, worksheets and tests that are missed due to absences of any kind. School policy is two days makeup time for every day absent. (exception: refer to Long-Term Projects above). If a student misses a review day before a test, the student must still take the test on the regularly scheduled day or the day of their return.

Late to Class

Students are expected to arrive to class on time and be ready to start when the bell rings. Students who arrive late to class without a pass will be marked as tardy. This also includes late return from lunch waves and misuse of hall pass.

Academic Integrity

Plagiarism will not be tolerated and is subject to administrative disciplinary action. This INCLUDES the cutting and pasting and/or copying of documents and files, as well as activities, projects and homework assignments. Students are expected to complete their own assignments without assistance from others. Students suspected of violation of this policy will be referred to administration.

Cell Phone/Headphones

Students are not permitted to use their electronic devices unless it is for instructional purposes and with the permission of the teacher. Per school policy, discipline consequences are as follows:

- Infraction 1 – phone is confiscated and returned at the end of class.
- Infraction 2 – phone is confiscated, parents are called, and phone is returned at the end of the day.
- Infraction 3 – Phone is confiscated, delivered to the office, and a parent may pick it up.

Dress and Appearance

Students are expected to dress in a manner that is appropriate for a positive and productive work environment. For example, hoods must remain down and clothing should not contain offensive writing and/or pictures. We encourage students to participate in Business Casual "Dress Up" Days.

Student Behavioral Expectations Scoring Matrix

| | 4 | 3 | 2 | 1 |
|----------------------------|---|--|--|--|
| | Exceeds Expectation | Meets the expectation | Almost meets the expectation | Needs significant growth to meet the expectation |
| Preparedness | Consistently brings needed materials to class and is always ready to learn. | Usually brings materials to class and is usually ready to learn. | Sometimes brings materials to class and is sometimes ready for learn. | Rarely brings materials to class and is unprepared for learn. |
| Classroom Etiquette | Always shows strong self-control and respect for others, their property, and school equipment by following classroom rules and/or safety guidelines. | Consistently shows strong self-control and respect for others, their property, and school equipment by following classroom rules and/or safety guidelines. | Sometimes requires reminders to show self-control and respect for others, their property, and school equipment and only sometimes follows classroom rules and/or safety guidelines. | Requires teacher/administrative intervention to respond to disrespect for others, their property, and school equipment and rarely follows classroom rules and/or safety guidelines. |
| Engagement | Shows excellent effort by completing and improving all assignments. Consistently participates appropriately in course activities (i.e. listening, contributing, supporting, collaborating). | Shows good effort by completing and improving most assignments. Usually participates appropriately in course activities (i.e. listening, contributing, supporting, collaborating). | Shows inconsistent effort by completing and improving some assignments. Sometimes participates appropriately in course activities (i.e. listening, contributing, supporting, collaborating). | Shows unsatisfactory effort by rarely participating appropriately in class activities and completing minimal work. May refuse to participate in course activities. |

