



MONEY MONEY

Syllabus

Discovery Middle

Sara Baragona

School
1304 Hughes Road
Madison, AL 35758

Teacher:

Email:

sjbaragona@madisoncity.k12.al.us

Phone Numbers:

256-837-3735 ext.82509

Course Description:

Personal finance is a course designed to help students understand the impact of individual choices on occupational goals and future earnings potential. Real world topics covered will include income, money management, spending and credit, as well as saving and investing. Students will design personal and household budgets; simulate use of checking and saving accounts; demonstrate knowledge of finance, debt, and credit management; and evaluate and understand insurance and taxes. This course will provide a foundational understanding for making informed personal financial decisions.

Course Objectives:

Students will be introduced to the basics of checking, saving, budgeting, paying for college, credit and taxes.

Classroom Expectations:

Classroom Rules and Procedures:

Money Money Money students will be using computers each day. The most important rules in class will involve safety and care of the computers. These will be covered during the first week of classes. Please be aware: Parents are liable for any damages to a computer/Chromebook that occur during class (accidents are exempt).

Rules:

1. Enter with a growth mindset for learning.
2. Be in your seat when the tardy bell rings.
3. Treat others as you want to be treated.
4. Food and drink are not allowed in classrooms. (Water in a closed container is permitted.)
5. Behave in a manner conducive to learning for all.
6. Show respect for yourself and others at all times.
7. Follow all rules listed in the Madison City Schools Code of Conduct and the DMS Student Handbook.

Possible Consequences:

1. Conference with student
2. Parent Contact – by phone or email
3. Detention (tardies only)
4. Parent Conference
5. Administrative Referral

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Accommodations:

Requests for accommodations for this course or any school event are welcomed from students and parents.

Concerning laptop utilization:

1. Student laptops should not be hard wired to the network or have print capabilities.
2. Use of discs, flash drives, jump drives, or other USB devices will not be allowed on Madison City computers.
3. Neither the teacher, nor the school is responsible for broken, stolen, or lost laptops.
4. Laptops and other electronic devices will be used at the individual discretion of the teacher.

Grading Policy:

Test grades will account for 60% of the 9-weeks grade, with the remaining 40% being determined by quiz/daily grades. The grading scale is as follows: A (90-100), B (80-89), C (70-79), D (65-69), and F (below 65). Grades will be a reflection of mastery of the standards. Make sure all absences are excused as class work can be made up and graded for excused absences only. The office must receive a note within 3 days of the absence for the absence to be eligible to be excused.

Make-up Test Policy:

It is the student's responsibility to meet with their teacher upon returning from an absence to discuss any make-up work and to schedule a time to make up any missed tests.

Textbook:

No textbook for this class.

Materials and Supplies Needed:

Pencil
Calculator (use the one for their math class)

Course Outline:

This outline is subject to change at any time during the course.

Week 1: Student expectations, Consumer Skills

Week 2: Consumer Skills, Checking, Saving

Week 3: Saving

Week 4: Credit

Week 5: Identity Theft, Insurance

Week 6: Investing

Week 7: Budgeting, Paying for College

Week 8: Budgeting, Taxes