

Economics & Personal Finance Syllabus/Class Expectations

In this class, we will cover the state standards for instruction in economics and personal finance. Students will prepare to function effectively as consumers, savers, investors, entrepreneurs, and active citizens. They will learn how economies and markets operate and how the United States' economy is interconnected with the global economy. On a personal level, students will learn that their own human capital (knowledge and skills) is their most valuable resource.

This class is VERY important! One standard unit of credit in Economics and Personal Finance is required for graduation with a Standard or Advanced Studies Diploma. Upon passing the WISE test* in this class, students will have met another graduation requirement—the career and technical education industry credential for the Standard Diploma. *50?'s in 50 min. Pass= $\geq 66\%$

Pacing Guide:

- Personal Finance- 12 Weeks
 - o Human Capital and Earnings
 - o Consumer Skills
 - o Living Expenses and Budgeting
 - o Saving and Investing
 - o Banking and Financing Purchases
 - o Insurance
 - o Financial Planning
- Economics- 4 Weeks
 - o Basic Economic Concepts
 - o Consumers and Producers
 - o The Price System- Demand and Supply
 - o The Role of Government in a Market Economy
 - o National Economic Indicators and Goals
 - o Fiscal and Monetary Policy
 - o The Global Economy

Accomack County Grading Policy:

100-90	A	Extra attempts: When students are given a 2nd attempt on an assignment, quiz, or test, both attempts will be averaged for the final score.	Exam Exemptions: Maintain a B average in class with no more than two absences* per semester or pass the WISE certification test.
89-80	B		
79-70	C		
69-60	D		
59-0	F		

Quarterly Grades- Tests: 40% Quizzes: 30% Classwork: 20% Learning Activities: 10%	Q1 (40%) + Q2 (40%) + Final Exam (20%)= Y1	Students will be given one day to make up missing work per one day absent. *Absences=ABS, VER, NUR, and OSS Late penalty=5%/day
	Missing work- 0 in PowerSchool until submitted	

Standards of Learning for Economics and Personal Finance:

- EPF.1 The student will demonstrate knowledge and integration of basic economic concepts and structures.
- EPF.2 The student will demonstrate knowledge of the role of producers and consumers in a market economy.
- EPF.3 The student will demonstrate knowledge of the price system.
- EPF.4 The student will demonstrate knowledge of the many factors that affect income.
- EPF.5 The student will demonstrate knowledge of a nation's economic goals, including full employment, stable prices, and economic growth.
- EPF.6 The student will demonstrate knowledge of the nation's financial system.
- EPF.7 The student will demonstrate knowledge of how fiscal policy influences employment, output, and prices.
- EPF.8 The student will demonstrate knowledge of the role of government in a market economy.
- EPF.9 The student will demonstrate knowledge of the global economy.
- EPF.10 The student will develop consumer skills.
- EPF.11 The student will demonstrate knowledge of planning for living and leisure expenses.
- EPF.12 The student will demonstrate knowledge of banking transactions.
- EPF.13 The student will demonstrate knowledge of credit and loan functions.
- EPF.14 The student will demonstrate knowledge of the role of insurance in risk management.
- EPF.15 The student will demonstrate knowledge of income earning, taxes, and reporting.
- EPF.16 The student will demonstrate knowledge of personal financial planning.
- EPF.17 The student will demonstrate knowledge of investment and savings planning.
- EPF.18 The student will demonstrate knowledge of financing postsecondary education.

CLASS EXPECTATIONS

1. Respect yourself, the teacher, and others.

- Show respect for the teacher, yourself, and others at all times.
- Respect others' property. Avoid touching anything that does not belong to you. Don't expect that others will clean up your messes. Please pick up after yourself.
- Respect yourself and the rest of us by using appropriate language and wearing appropriate clothing.

2. Be a H.E.R.O. (Here Every day Ready and on Time).

- ANY absence from school other than a school-sponsored event or homebound instruction is an absence.

- According to state and county policy, students need 140 seat hours to receive credit for a high school class; therefore, any absences over 5 will result in students having to stay after school or attend Saturdays to make up missed time.

3. Preserve a positive learning environment.

- Student actions that interfere with teaching or learning in the classroom will NOT be tolerated.
- Minimize classroom interruptions by arriving to class on time and not leaving the classroom during the block.

4. Take responsibility for your actions.

- All handbook rules will be enforced. Please read your handbook.

CLASS RULES

1. Keep all non-ACPS electronic devices/accessories off and in backpacks or purses.

- ACPS policy states that “cell phones, smart watches, personal laptops, iPads, tablets, headphones, earbuds, and other viewing/listening devices are prohibited during school hours.” High school students with cell phones or other electronic devices and accessories must keep them off and stored away in backpacks or purses (**not in pockets**).

If I see your phone and/or electronic device or accessory, I have been instructed to write a referral to the office as this constitutes defiant behavior. In addition, if your phone/other electronic device is out during an assignment or assessment, that is considered cheating and will result in a 0.

Consequences for electronic device violations:

- First Infraction- 1-day Out of School Suspension (OSS)
- Second Infraction – 3 days OSS
- Third Infraction – 5 days OSS
- All Subsequent Violations will result in upwards of 5+ days OSS.

If students use their phones to record events such as fights, teachers, etc. on school campuses, buses, or at school-sponsored events, they will be subject to an immediate 3-day OSS. Use of devices to record and share illicit materials such as but not limited to threats, air drops, private adult content, will be subject to the following consequences:

- Long-term suspension of 45 days.

- Possible Accomack County Sheriff involvement (threats/sharing of illicit pictures/videos of themselves and or other students).
- Possible Expulsion for repeated offenses.

2. No food or drink, except water.

· You may drink bottled water in the classroom, but you must keep bottles in backpacks. No other food or beverage is permitted without a doctor's note.

3. Arrive to class on time and be ready to learn.

· When the bell rings, you need to be sitting in your assigned seat. Student tardiness to school and class is disruptive.

From the student/parent handbook: *Throughout the school year, administrators will conduct hallway sweeps. Students who are tardy to class will be assigned in-school suspension and/or out-of-school suspension.*

· When the bell rings, you should immediately begin the first posted activity.

4. Never line up at the door before dismissal.

· Please remain in your seat until I have dismissed you. Never line up at the door before dismissal.

5. Do not cheat, plagiarize, or copy work.

· Cheating is completely unacceptable and will result in a 0.

6. Do your best work and turn it in on time.

·*This document must be returned no later than the 4th day of class.

I have read and do understand the rules and expectations for Economics and Personal Finance, and I also approve the exam exemption for my student.

*Student:

_____ (Print) _____ (Sign)

*Parent:

_____ (Print) _____ (Sign)