

Economics and Personal Finance

Course Description: The standards and objectives in the *Economics and Personal Finance* course will provide students the opportunity to engage in intensive application of the skills, concepts, processes, and knowledge gained in previous social studies courses and prepare them to be college, career, and civic ready.

The North Carolina Department of Public Instruction (NCDPI) and the State Board of Education (SBE) supports the development of students who understand economic decisions, use money wisely, understand education and career choices, and understand how to be financially responsible citizens. Students should be provided with the agency, tools, and knowledge necessary to live in and contribute to a financially sound society. The Economics and Personal Finance (EPF) course is intended to be a study of economics, personal finance, income and education, money management, critical consumerism, and financial planning. This course has been legislated by N.C. Session Law 2019-82, House Bill 924. Because the study of economics and personal finance is an integral part of the learning progression of each course, kindergarten through high school, this course expects students to enter possessing a fundamental knowledge and understanding of the basic principles of economics and money management. When opportunities can be provided, this course can be augmented by related learning experiences, both in and out of school, that enable students to apply their knowledge and understanding of how to participate in their own financial literacy. Mastery of the standards and objectives of this course will inform and nurture responsible, participatory citizens who are competent and committed to responsible money management and financial literacy.

[The Standards for Economics and Personal Finance](#)

Instructor Information:

Name: Dr. Probert

Email: Jeff.Probert@Beaufortccc.edu

Education: Ph.D. Curriculum and Instruction, North Carolina State University
National Board Certified Teacher – Social Studies
MAED Secondary Education – Social Studies, Miami University, Oxford, Ohio
BSE Social Studies with a minor in History, Miami University, Oxford, Ohio

Course Materials: The course will rely primarily upon online resources, websites and other materials selected by the instructor. Students are expected to be prepared for class daily. Students need to bring a laptop to class daily.

Course Supplies: Students will need to bring the following items to class: pen (black or blue) or pencil; three ring binder (recommend a 3 inch binder); and loose leaf paper (college rule). **Optional items** include colored pencils and dividers for the three ring binder to organize student handouts and notes.

Grading Scale: The grading scale will be the standard Beaufort County Schools' scale.

A (90 – 100) B (80 – 89) C (70 – 79) D (60 – 69) F (<59)

Assessment: Students will receive progress reports every three weeks and report cards at the end of the ninth and 18th weeks. The 1st grading period is 40% of the semester grade, the 2nd grading period is 40% and the final exam is 20% of the semester grade. The final exam for both semesters is the State Exam. Grading structure and weights by grading period will be as follows:

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<u>1st Grade Period</u>		<u>2nd Grade Period</u>	
Classwork/Homework	40%	Classwork/Homework	40%
Midterm	20%	Term Project	20%
Tests	40%	Tests	40%

Academic Integrity: Students are bound by the academic integrity policy established by Beaufort County Schools as stated in the Student Code of Conduct. I expect students to complete their own assignments. **Academic dishonesty, including plagiarism, will not be tolerated.**

Assignments: All assignments are due on the specified due date. **Late assignments will not be accepted.** Missed assignments due to excused absences need to be turned in within five days unless other arrangements are made with the instructor. It is the **student's responsibility** to make-up missed work.

Computers and Internet Access: It is desirable for all students to have computers and internet access. However, I understand some families do not have computers and/or internet access. Please see me ASAP to check out a device if you need one.

Syllabus: The following syllabus outlines the key concepts and topics that will be addressed this semester. It is designed to be flexible. Exact days per unit have not been set. Reading assignments will be determined by the instructor at a later date.

Unit 1: Economics: Understanding Markets, Economic Indicators, and Trade

Unit 2: Economics: The Role of Government

Unit 3: Income, Education, and Taxes

Midterm

Unit 4: Spending, Saving, and Financial Institutions

Unit 5: Credit and Debit

Unit 6: Financial Planning

Unit 7: Competent Consumers and Protection Laws

Final Exam