



Financial Literacy
2023 - 2024
Expectations for a Successful Class
Mr. Hill

Personal Finance refers to all the financial decisions an individual must make in order to earn, budget, save and spend money over time. These decisions are generally based on a variety of financial risks and planning for the future. The areas we will cover will become vital, practical and foundational information regardless of what you do in the future. I will expect the following policies to be utilized to help facilitate a successful experience for each student.

1. Everyone deserves to be treated with respect, this should include: yourself, each other, the teacher, and any materials and equipment in the classroom.
2. Students are expected to follow correct procedures, as instructed in class, for the care and use of all equipment.
3. Daily completion of each assignment is essential as acquired knowledge is necessary to complete subsequent lessons.
4. Good attendance, promptness, and participation are expected. Each student is responsible for obtaining and completing make-up work when they have been absent according to the timeline in the Student Handbook. No work will be accepted after the make-up date.
5. Honesty is paramount; you will only learn the principles of accounting by using them; not by copying someone else's work. First offense: zero on the assignment and the assignment of a Saturday school, second offense will follow the punishment outlined in the Code of Conduct.
6. **iPads will be used every day as an electronic textbook and will need to be charged and brought to class each day*****

Purpose – To learn and to practically apply the basic of personal finance so that you can learn how to win with money.

Objective – To familiarize the student in the broad areas of Personal Finance as they apply to everyday life both now and in the future.

Evaluation – Students will be evaluated on, class assignments, and tests.

Text – Foundations in Personal Finance

Assignment Outline

January	Class expectations Your personal expectations Text Introduction Chapter One – Introduction to Personal Finance
February	Chapters 2- Budgeting Basics Savings is an exercise of character Three basic reasons to save money Chapter 3 – Saving Money
March	Chapter 4 – Credit and Debt Debunking the credit myth Chapter 5 – Consumer Awareness Chapter 6 – Career Readiness Buyer's remorse and opportunity cost
April	Chapters 7 – College Planning The seven basic rules of negotiating Chapter 8 – Financial Services 28 Chapter 9 – The Role of Insurance
May	Chapter 10 – Income and Taxes Chapter 11 – Housing and Real Estate Chapters 12/13 – Investing and Retirement / Global Economics

Grading Scale,	A 90-100 B 80-89 C 70-79 D 60-69 F 59 or below
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