

**PERSONAL FINANCE**  
**Business Department**  
**Ms. Connie Westcott**

**Contact Information:**

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**Course Description**

The primary focus of this course is to help students make wise spending, saving, and credit decisions and to make effective use of income to achieve personal financial success. Students will learn the basics of researching a career, writing a resume, developing a spending plan, how to open up and manage a savings & checking account, how to develop and maintain their credit history, and learn about different types of investments. This class is a requirement to pass in order to graduate high school in the state of Missouri.

**Course Materials**

- 1. There is no book for this class.**
- 2. Students should use a folder or binder to keep paperwork in and for organization purposes.**
- 3. Pencils and/or pen daily, and a calculator is used**

**Course Policies**

- 1. Turn in Assignments/Projects on time.** Turn in all assignments/projects on time. Any work turned in after I have collected assignments (even if it is turned in five minutes later) is considered late. Late work is only considered for a maximum of half points. All work is to be completed prior to testing for each unit and this includes the study guide.
- 2. Absences & Make-Up Work.** Students who have an excused absence from class should speak to the teacher immediately upon return or in advance (if possible) and work out details of when work is expected. Homework or other assignments may be turned in the day a student returns to school after an absence. Students who miss class for school sponsored activities of any kind will be expected to turn in work and to pick up assignments they will miss ahead of time. Students who have an unexcused absence will not be given credit for any work given on the unexcused absence day. That means DON'T SKIP CLASS! It is the student's responsibility to check with the teacher for what he or she missed when absent and to pick up any needed materials so that the student will be prepared for the next class.
- 3. Be to class on time and prepared to learn.** Students are expected to be in the classroom and in their assigned seats when the bell rings! Students coming into class late must have a signed pass.
- 4. Be Prepared.** Students are expected to always bring their assignments, ink pens, calculators and other necessary work to class everyday.
- 5. Be honest.** Don't risk ruining your good name and reputation as a scholar by lying or cheating. I will follow the discipline plan outlined in your student planner. Academic dishonesty includes submitting another student's or another source's work as your own, allowing anyone to see and/or to copy your homework, and using research sources without proper citations. I encourage

you to discuss your ideas about topics with others, but I expect you to complete an assignment individually, not together with your classmates.

6. **Be respectful.** Treat everyone and their ideas with respect. Be respectful of school property, including textbooks, desks, and computers.
7. **Classroom Behavior.** I do not tolerate inappropriate language, sleeping in class, or disrespect. Be responsible for your own actions.

### **Grading Policy/Assessment**

Grades will come from daily assignments, tests, and projects. A final exam will be given at the end of the course. The following grading scale will be used:

93-100%	A	73-76	C
92-90	A-	70-72	C-
87-89	B+	67-69	D+
83-86	B	63-66	D
80-82	B-	60-62	D-
77-79	C+	59 below	F

I will call parent/guardian(s) if your grade drops below a 70%.

Formative Work (Daily work— <b>needed to be completed to take summative tests</b> )	10%
Summative Projects (3 total)	35%
Summative Test/Quizzes (one of each per unit—4 total)	45%
Cumulative Final	10%

### **Course Procedures**

- A. All written assignments should be legible and turned into the tray located on the back counter on time.
- B. Students are expected to read and follow directions and use time wisely.
- C. Passes out of class. Students are expected to be in class. Passes from a counselor/admin may be used if needed. Do not ask to go to locker, car or library.

### **Personal Class Statement**

Welcome to Personal Finance class! I feel this is a very important subject for all students to learn. Personal Finance is so important for your financial future. These are skills you will use everyday of your life. I believe every student is able to be successful and I will help in whatever way I can to help you learn. If you ever do not understand an assignment, project, objective, etc. please let me know.

### **Additional Information**

I arrive at school by 7:15 a.m. and can be found in room 173 NCC. I am also available after school in room 173 NCC. Please stop by, ask questions or work on projects. You and your parents are more than welcome to e-mail me anytime for grade updates or questions about projects/assignments.