



Course: Economics and Personal Finance

Teacher: Mrs. Bueno

Course Description:

Students learn how economies and markets operate and how the U.S. economy is interconnected with the global economy. Additionally, students learn how to navigate financial decision making and to make informed decisions relating to career exploration, budgeting, banking, credit, insurance, spending, financing postsecondary education, taxes, saving and investing, buying/leasing a vehicle, and living independently. Students also learn the importance of investing in themselves to gain valuable knowledge and skills. Development of financial literacy skills and an understanding of economic principles will provide the basis for responsible citizenship, more effective participation in the workforce, and career success. The course incorporates all economics and financial literacy objectives included in the Code of Virginia §22.1-200-03B.

Text: Personal Finance, 13th edition by Jack Kapoor, Les Dlabay, Robert J. Hughes and Melissa Hart

****Books will be utilized in class and returned at the end of each class block****

Additional Resources: Foundations in Personal Finance, High School Edition by Dave Ramsey

Materials Needed: 1 inch Binder, Notebook Paper or Notebook, Blue/Black Pen, Mechanical Pencil

Grading Policy:

The Grading breakdown will be as follows:

- Summative: Final tests – 40%
- Quizzes: online and/or written – 30%
- Classroom exercises and assignments – 20%
- Classroom participation/projects – 10%

Grading Scale:

A	90- 100
B	80-89
C	70-79
D	60-69
F	0-59

Student Expectations:

- Students are expected to behave in accordance with school policy during school hours
- Students are expected to treat each other and their teacher with the utmost respect
- Students are expected to participate and engage in the daily learning activities
- Students are expected to bring their Chromebooks every day, fully charged and ready to use along with the charger/earbuds/headphones

Make-up work: If a student is absent, according to ACPS policy, the student will have the same amount of days to make up the work as the days absent. As an example, if the student is absent 3 days, they 3 days to make-up the work. The student will receive an “I” for incomplete, and if it is completed and submitted within the days allowed, the “I” will convert to an “O”.

Late work: If a student does not turn in an assignment on the day it is due, they have until the beginning of class the next day to turn it in. Otherwise, it will result in a deduction of 10 points per day that it is late. After 3 days, they will receive a 0 for the assignment.

Contact information: Please feel free to contact me, Mrs. Bueno, either through email, Remind or through calling the school office. I will respond as soon as I am able. lacey.bueno@accomack.k12.va.us

Classroom rules:

- Raise your hand and wait to be called on before speaking.
- Keep your hands, feet and objects to yourself. Do not throw anything.
- Use polite language – no put-downs, teasing or inappropriate words.
- No food or drink is allowed in the classroom.
- No cellphones or other personal electronic devices may be on or out during class, must be placed in the cellphone holder.

Cheating is for losers and NO ONE is a loser in our class. If you need help, please ask!

Classroom Procedures:

A.) Move to your seat and begin work – After you have entered the classroom, place your electronic device in your numbered pouch, check the whiteboard for instructions and be seated in your assigned seat to begin your warm-up independently.

B.) What to do when you finish class work – If you have successfully completed your assigned work, check it over, set it on your desk, then remain quiet until fellow students are complete. Do not get up or raise your hand to announce you are finished. It is important that you turn in your daily work as this counts towards your final grade.

C.) Movement in the classroom – Students must have permission to get up from their seats. If it is an emergency and you need to go to the bathroom, you must ask and use the sign out sheet prior to your departure. Upon return, you must sign in and return to your seat promptly and quietly.

D.) Sharpening pencils – You may not get up during class to use the pencil sharpener. Make sure your pencil is ready before class. The use of pens and/or mechanical pens is strongly encouraged.

E.) Garbage – All trash is to be kept at your desk until the end of class. Then, take your trash as well as any scraps on the ground in and around your seat and place them in the trash can. Be respectful of your fellow students and leave your working area in a clean manner.

F.) Computers – We will be using computers every day, so it is expected that you will treat the equipment with respect. Therefore, keep it clean and if something does not work, notify the instructor right away.

G.) End of class dismissal – You will be working from bell to bell and therefore plan accordingly so that when class is over you are prepared to leave to your next class. This does not mean you stop work early, stay on task until you receive a 5-minute warning.

H.) Fire drills/Emergency – For emergency drills and real emergencies, we will remain calm, and quietly follow instructions. No student shall talk to anyone but the teachers and staff.

Parent and Student Acknowledgment Form:

Student Acknowledgment Form:

I, _____, have received, read, and accepted the expectations,
(print student name)
rules, and procedures for Economics and Personal Finance class.

Student Signature: _____

Parent Acknowledgment Form:

I, _____, have received, read, and accepted the expectations,
(print parent/guardian name)
rules, and procedures for Economics and Personal Finance class with my child.

Parent/Guardian Signature: _____

Parent/Guardian Contact Information:

This is an information sheet that will be kept between you and me. By answering the following questions, I will know how to better serve you and your student in this learning process.

Phone number during the day: _____ evening: _____

Cell Phone Number for Remind (must be able to receive text messages) _____

What is the best time to reach you? _____ What is the best way to reach you? _____

Email: _____