



Course Syllabus for Personal Finance



Course Information:

Course Title—Personal Finance

Credit Hours—1/2 credit

Instructor's Information:

Name—Mr. Jason Pleacher

Contact Information—Montrose R-14 Schools

307 E. 2nd Street

Montrose, MO 64770

Phone number—(660) 693-4812

Email—jpleacher@montrose.k12.mo.us

Plan Period—5th hour (11:32am-12:22)

Resources:

Textbook—Foundations in Personal Finance, Dave Ramsey, High School Edition

Materials needed for the class:

District provided laptop/desktop

Notebook, and pen or pencil

Textbook

Willingness to learn

Course Description:

Understanding and managing personal finances are key to one's future financial success. Students will learn how choices influence occupational options and future earning potential. Student will also learn to apply decision-making skills to evaluate career choices and set personal goals. The course content is designed to help the learner make wise spending, saving, and credit decisions and to make effective use of income to achieve personal financial success.

Course Rationale:

Financial literacy is essential in meeting the financial challenges of the 21st century. The competencies which form the basis for this semester course enable students to analyze their rights and responsibilities as consumers, and apply the knowledge learned in school to financial responsibility.

Course Objectives:

At the completion of this course, the student will be able to.

1. Identify components and sources of income.
2. Analyze how career choice, education, skills, and economic conditions affect income and goal attainment.
3. Evaluate the consequences of personal financial decisions.
4. Design a financial plan for earning, spending, saving, and investing.
5. Compare the benefits and costs of alternatives in spending decisions.
6. Compare the advantages and disadvantages of different payment methods.
7. Describe the rights and responsibilities of buyers and sellers under consumer protection laws.
8. Compare consumer choices for saving and investing.

Instructional Methods:

Methods of instructions will include:

1. Lecture
2. PowerPoint presentations
3. Individual projects
4. Group projects

Evaluation:

Evaluation will be by observation, by testing, and by project work. In most cases, tests will be multiple choice and short answer.

Grading Scale:

1. 95-100 = A
2. 90-94 = A-
3. 87-89 = B+
4. 83-86 = B
5. 80-82 = B-
6. 77-79 = C+
7. 73-76 = C
8. 70-72 = C-
9. 67-69 = D+
10. 63-68 = D
11. 60-62 = D-
12. 59 and below = F

Missed Assignments/Exam Procedure:

If an absence is excused, the student will be allowed to make up work. It will be completed in the same number of days/classes as the student was absent. It is the student's responsibility to check with the teacher about work to be made up. Late work will be accepted up to two days after original due date. One day late 25% will automatically be taken off total points possible. Two days late 50% will automatically be taken off total points possible. Any late work turned in after two days will receive a zero.

Class Participation:

All students are expected to take an active part in the learning environment of the classroom. This means coming to class on time and being prepared to learn.