

Personal Finance

J MOORE

Contact Information

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- ▶ You may always contact me through “Edmodo”

Course Overview

- ▶ The goal of Personal Finance is to help students to become financially responsible, conscientious members of society. To reach that end, this course develops students understanding and skills in such areas as money management, budgeting, financial goal attainment, the wise use of credit, insurance, investments, and consumer rights and responsibilities.
- ▶ This course will give students the tools and resources needed to make wise financial decisions. Students will analyze their personal financial decisions, evaluate the costs and benefits of their decisions, recognize their rights and responsibilities as consumers, and apply the knowledge learned to financial situations encountered later in life.

Course Content Overview

- ▶ Gross Pay
- ▶ Net Pay
- ▶ Banking
- ▶ Credit Cards
- ▶ Loans
- ▶ Home Ownership
- ▶ Renting
- ▶ Budgets
- ▶ Insurance
- ▶ Investments
- ▶ Consumer Protection
- ▶ Credit Report
- ▶ Garnishment (Student Loans, Child Support, etc.)
- ▶ Debt
- ▶ Impacts on Finances (Addictions)

Course Materials

- ▶ Textbook/Instructional Materials:
- ▶ Business Math, South-Western Cengage Learning; Mary Hansen 17th Edition
- ▶ Building Your Future, The Actuarial Foundation; Books 1-4

All Materials are posted in Edmodo

Online Materials: **Posted in “Edmodo”**

- ▶ <http://www.handsonbanking.org/en/>
- ▶ <http://www.practicalmoneyskills.com/personalfinance/savingspending/budgeting/>
- ▶ <http://www.smartcredittips.com/tut.html>
- ▶ <http://www.channelone.com/life/credit/>
- ▶ <http://www.moneyinstructor.com>
- ▶ http://www.illinoisonlinehighschool.org/uploads/1/8/6/5/18653164/consumer_math_workbook.pdf
- ▶ http://staffweb.srk12.org/simons_m/pages/business_math_worksheets.htm
- ▶ <http://uen.org>

On-Line Software

- ▶ Edmodo
 - ▶ Everfi
 - ▶ CATEMA
 - ▶ QUIA
 - ▶ Career Ready 101
 - ▶ Teach Banzai
- ▶ All software should have the same username and password that you use to sign-in to the computers.
 - ▶ USERNAME: 1st 4 letter of your last name and the last 4 numbers of your student number.
 - ▶ PASSWORD: Birthdate, MUST BE 8 DIGITS
 - ▶ EXAMPLE:
moor4562
08291998

Must Have.....

- ▶ Binder (Must)
- ▶ Flash Drive (Optional)
- ▶ Paper
- ▶ Writing Utensils

Anything you feel that will help you be successful in class

Entering Classroom

- ▶ Please enter the room quietly
- ▶ Sign-in
- ▶ Begin your daily “DO NOW”
- ▶ Wait for further instructions

Participation Points

- ▶ You are awarded 25 participation points weekly (5 daily) by ...
 - ▶ Completing “Do Now”
 - ▶ Completing “Exit Slips”
 - ▶ Classroom Discussion
 - ▶ Participating in Group Activities
 - ▶ Etc.

Obviously you can lose them by not participating

Course Grading

- ▶ 80% - (Daily work/quizzes/activities/worksheets/etc.)
- ▶ 20% - (Final Exam)

- ▶ 5 Participation points awarded daily (25pts week)
- ▶ Late assignments will be reduce by 20%
- ▶ Course Rubric (Located in "Edmodo" under the tab "Folder")
- ▶ Please make sure you have "Student View" I will not waste class time showing grades; however I do provide progress reports twice a marking period. (I select when provided)
- ▶ Project Due Dates: Will not Change (on-time) NO EXCEPTIONS!

Grading/Attendance Policy

- ▶ If you reach your 13th absence you will be placed on a contract. If you do not abide by the contract you will be placed on Pass /Fail, and must pass the final exam with a 78% or better. (School Policy)
- ▶ If you're in class and decide not to do your assignment. You will not be allowed to turn it in later.
- ▶ All assignments, readings and notes will be posted daily to Edmodo.com; so if you're absent you are expected to keep-up using the Edmodo site. (Edmodo is a smartphone **App**, and can be accessed from any computer or tablet.)
- ▶ Students that are absent are allowed to make up their assignments. If you were out 2 days, then you will be allowed two days to make up your work.
- ▶ Every 4th tardy will be turned over to Mr. Miller for disciplinary action.

Academic Integrity

- ▶ As stated in the Student Code of Conduct, the school may discipline a student for academic dishonesty which is defined as any activity that tends to undermine the academic integrity of the school. Academic dishonesty includes, but is not limited to: cheating, fabrication, interference, plagiarism, etc. Definitions, procedures, and sanctions for these violations may be found in the Student Code of conduct.
- ▶ Students that are caught cheating off each other will receive a “Zero” NO EXCEPTIONS.
- ▶ Server cheating (“hacking” into another student computer and taking their work) will be written up.

Things you **MUST** remember...

- ▶ There will be no “Passes” the 1st and Last 15 mins of class.
- ▶ Students are not allowed to line-up at the door toward the end of class. You are dismissed from your seat, this keeps down on noise.
- ▶ Please sign-in at the clipboard everyday as you enter class. **ONLY** sign-in for the current date, and not future days; and sign yourself in **ONLY**, not your classmates.
- ▶ There is **absolutely no eating and drinking in class**. You will be asked to throw them away.
- ▶ There is **absolutely no cellphones/headphones** used in class. There is always one person that abuses the privilege.
- ▶ “Ask 3 before me”, meaning ask 3 others before reaching me.
- ▶ **You are** responsible for retrieving your missing assignments and making up test/quizzes, **NO EXCUSES OR EXCEPTIONS!!!**
- ▶ If you are failing the course or in danger of failing a letter will be sent to your parents.

Bullying

- ▶ We DO NOT talk about each other, Teachers, or others. No one is perfect, and therefore we do not put them down, because they are not like us, or we don't like something they may have said or done. Stay out of your feelings.

Guest Teacher

- ▶ When I am out of the classroom you are expected to show respect for whoever is covering this class.
- ▶ You will not act out of character and will behave as though I am here.
- ▶ When I am not in class your assignment will always be posted in "Edmodo." The guest teacher should not have to tell you what to do.
- ▶ You should always help the Guest Teacher, this is your classroom and should know how our daily routine.
- ▶ NEVER give the guest teacher your work, keep it until I return.
- ▶ Names left by the Guest Teacher will be written up when I return, NO Exception!
- ▶ RESPECT!

Expectations

Students must know and follow all rules in the student handbook in addition to classroom expectations mandated by the teacher.

EXPECTATIONS

- Be in your assigned seat and prepared to work when the final bell rings.
- Follow directions the first time given.
- No arguing/fighting in class.
- Raise your hand and wait to be recognized before speaking.
- Abstain from eating, drinking, chewing and grooming in our classroom.

EXPECTATIONS

- No Electronic devices, such as cell phones, music headsets, or video games.
- Respect the rights and property of others.
- Be courteous to your teacher and your classmates.
- Heads must remain off the desks at all times.
- Clean your workstation before departure

EXPECTATIONS

Bring materials and have them ready.

Do not interrupt other students' learning.

No vandalism. Don't write or carve on your desk or school property.

Treat computers with care.

HAVE FUN!

Consequences for Disruptive Behavior

- ▶ **1st Offense:** A verbal warning will be given when a minor classroom or school rule is broken, unless the discipline code calls for a referral.
- ▶ **2nd Offense:** A 2nd verbal warning and a telephone call to the parent/guardian.
- ▶ **3rd Offense:** A written referral to ISS/Behavior Specialist and a call home. If a conference is necessary, it will be scheduled through me (Mrs. Moore) or behavioral team.
- ▶ **4th Offense:** A written referral to the main office or Behavioral Specialist.

Policy for Severe Behavior

- ▶ Severely disruptive behavior such as repeated disruptions, fighting, cursing, physical assault, or verbal abuse of the teacher will result in an immediate referral.