

OHHS Career and Technology Business Education

Course Name: Personal Finance

Course Code: CTO401

Grades: 11, 12

Prerequisites: Completion of Algebra I and Geometry

Length: two trimesters/1 credit



Course Description:

Students use and strengthen their math skills and knowledge while completing real life problems and projects. Topics include investments, credit, automobile expenses, insurance, income tax, household budgeting, identifying the cell phone plan and more. This course can be for students as an alternative to Algebra II for their third or fourth year of math.

CROSS CREDIT:

Personal Finance qualifies for one Career and Tech credit or one math credit. In order to receive math credit, the course must align with the student's High School and Beyond career plan and students must have parent approval to waive Algebra II.

COURSE RESOURCES/TEXTBOOK:

Mathematics for Business and Personal Finance

ConnectED Read Anywhere App.

Online materials may include: Virtual Business Simulation - Personal Finance; <http://www.irs.gov>

Dave Ramsey High School Personal Finance

GRADING SCALE:

80% Tests and Projects

10% Daily Work (Homework)

10% Professionalism

Points will be given and a grade based on your percentage of points on units and daily work and tests.

93% +	A	83-86.9%	B	73-76.9%	C	60-66.9%	D
90-92.9%	A-	80-82.9%	B-	70-72.9%	C-	59.9% and Below	F
87-89.9%	B+	77-79.9%	C+	67-69.9%	D+		

Tests/Projects:

- Tests and quizzes will be given over the material covered. Tests are always announced. We will have one major test after each unit of instruction.
- If you are absent the day of a test or a quiz, you will have one week to make it up. This will need to be done before or after school or at lunch. Makeup tests will not be done during class time.
- Units may also include a related project. Projects will be completed during class time as well as outside of class. All Projects will be required even if student has Excused absences during time of project.
- You must show all your work to earn full credit on all tests and projects.

PERSONAL FINANCE SYLLABUS—2

Daily Work:

- Homework is important in Personal Finance. You are expected to complete all the assigned homework and correct your work the next day in class. This will allow you to see mistakes and ask questions in order to better understand the material.
- Homework is graded on completion rather than accuracy. You must show all your work in order to earn credit.

Professionalism:

You will earn 10 points a day for coming to class and working in a professional and productive manner. You will earn

- Be Here – need to be in the Personal Finance class
- Be On time – School Policies followed. Student need to be in the classroom when the last bell stops ringing. See General Rules and Expectations for other discipline due to tardiness
- Be Prepared– book, assignment, calculator, pen and/or pencil, computer & program(s) username(s) and password(s), and in attire according to the school’s dress code.
- Be On Task - working during period, conversations are on topic, phone is put away
- Be Respectful – listen during instruction, use positive comments when speaking with peers, avoid slang when “joking”, speak in low tones with neighbors or teacher only when working, keep desk and computers free of drawing and/or gum, keep questions and comments appropriate during classroom discussion

MAJOR ASSESSMENTS:

Unit Tests

Unit Project

MATERIALS/SUPPLIES: (A limited amount of supplies are available for student use in the classroom)

Pencil
Correction Pen
Calculator
Ruler

INSTRUCTIONAL UNITS: (The unit order & time frames may change depending on student needs)

Gross Income
Net Income
Recordkeeping
Checking Accounts
Savings Accounts

Taxes
Charge Accounts and Credit Cards
Loans
Vehicle Transportation
Housing Costs

OHHS PLAGIARISM POLICY:

Any student, who knowingly turns in any work that has been done by someone other than himself or herself, and fraudulently represents it as his/her own, shall be considered to have cheated. Cheating also includes: aiding someone else in cheating, the use or preparation of written, pictorial, or other materials not authorized by the instructor during a test or assignment, the use of testing materials obtained previous to the test date, or plagiarism of any kind. Students found cheating will also be subject to an office referral, which could result in a suspension. As an effort based school, students who have plagiarized/cheated must still demonstrate their learning. Thus, students will be given the opportunity to complete the work. This will fall under the “Late Work Policy” of the teacher where total possible points may be reduced

RE-DO POLICY:

OHHS is an effort based school where we believe all students can learn. We also know that students learn at different rates. Thus, we are implementing a re-do policy that recognizes the needs of individual learners.

Re-do

- Full Credit up to 70%. If Above 70%, two test scores are averaged.
- Assessments (with exception of the Final semester exam)
- Key Assignments: Evidence that demonstrates mastery of a standard

Teachers may:

- require completion of supporting assignments prior to re-do opportunities for students to show they can meet the standard.
 - *All unit Daily Work assignments must be completed and corrected by the student prior to retaking the unit exam.*
- require students to complete re-do of work outside of class time.
 - *All make up work corrections/test retakes will be done during Tutoring/Extra Help times listed below.*
- limit the number of re-do opportunities for each assignment.
 - *Students will have 1 re-do/retake opportunity for each test/project.*
- assign zero grades when students choose not to do key assignments and/or assessments to standard.
- have different requirements for late work.
 - *See Late Work Policy below.*

All opportunities for re-do work will come with a deadline as assigned by the teacher.

- *Students will have 1 week from when the original Project/Test was scored and returned to the class to complete re-do work or to retake a test.*

LATE WORK POLICY:

All daily work is due the day after it is assigned, however, it can be turned in late for full credit until the unit test is given. After that, no credit will be given.

Projects not turned in on time will be accepted for partial credit (75% of grade earned) up to 2 days after the original due date. (Exceptions will be made for Excused Absences)

PERSONAL FINANCE SYLLABUS—4

TUTORING AND EXTRA HELP

The Business classroom will be open at 7:30 in the morning before school and it will stay open until at least 3:00 pm after school. Students are welcome to come in and type or work on class projects during those hours.

Students needing extra help can come in after school Tuesdays*, Wednesdays*, and Fridays. (Occasionally there are staff meetings after school on these days, please check with me during class to make sure I am available that day).

- Students unable to come in after school can make an appoint for before school or during their lunch.

Many days the lab (classroom) will be open later than 3:00 and students can stay as long as there is a teacher present.

The lab will be closed Mondays after school because of teacher meetings.