

# Information for Course Syllabus

Name of Course: Personal Finance CP

Grade Level: 9-12

School: ORHS

Major Assignments: *Career Project, Purchasing a house and car, Budget, Resume'*

Field Trips: n/a

How can parents access instructional materials? Canvas

## **Course Syllabus- Personal Finance**

### **Course Overview:**

- This is a 9 week course that presents the basic principles of Personal Financial habits, functions, and major purchases made throughout one's life.
- Personal Finance is a course designed to inform students how individual choices directly influence occupational goals and future earnings potential. Real world topics covered will include income, money management, spending and credit, as well as saving and investing.
- Personal Finance is a ½ credit graduation requirement in Social Studies.

### **General Pacing:**

- Unit 1: Education, Careers, and Income
- Unit 2: Planning and Money Management
- Unit 3: Credit and Debit
- Unit 4: Risk Management
- Unit 5: Saving and Investing
- Unit 6: Financial Responsibility and Personal Decision Making
- Preparation for and taking of Final Exam

### **Digital Tools and Resources**

- **Canvas**- The vast majority of the time, materials for completion of assignments and exams will come from Canvas. All assignments will be located in Modules, and announcements for each week's assignments will be included here as well.
- **Nearpod**- This program will be used to guide students through daily lessons. Students will be walked through Nearpod basics at the beginning of the semester, and self-paced lessons using this platform will be used when students or staff are not present in the school building.

### **Grading:**

- Two categories will be utilized to determine your grades.
- Daily Work= 65%
  - This section will include all activities and assignments given during daily lessons.
  - If you do not receive a 100% on any form of daily work comments on Canvas will give an explanation for the given grade.

- All students have the opportunity to resubmit revised assignments included in daily work until three weeks after the due date or at the end of the quarter, whichever comes first.
- Assessments= 25%. This section will include all major tests, quizzes, and large project grades.
- Final Exam= 10% This will cover all of the content from the 9 weeks.

## **General Expectations**

- Our classroom is an environment meant for learning. In order for this to take place a policy of mutual respect between students and between the instructor and the students needs to be present.
- General Policies:
  - Be on time: It will be more than a regular occurrence that a Bell Ringer Activity will be waiting when you arrive to class. Come in quickly and begin working.
  - Preparation: Coming into the classroom without necessary materials is unacceptable and disrespectful to others since time will have to be taken to remedy the situation. Laptops will be used daily, and these should be accessible and charged each day.
  - General respect: For all students, instructors, visitors, and objects in the classroom at any given time.

## **Teacher Communication**

- My preferred method of communication is email: bawyatt@ortn.edu
- Canvas messages can be sent by students or guardians that are Canvas observers
- I will use Canvas and Skyward to regularly update on student progress, but questions, comments, or concerns may be shared at any time. Grades will generally be pushed to Skyward every Friday.

**Personal Finance Standards:**

- Oak Ridge Schools recognizes and seeks to master the Tennessee Department of Education Personal Finance Standards. These standards have been revised over the past two years, and their adoption and implementation begins this Fall (2020). The standards in their entirety can be found here:  
[https://www.tn.gov/content/dam/tn/education/ccte/fin/cte\\_std\\_personal\\_finance.pdf](https://www.tn.gov/content/dam/tn/education/ccte/fin/cte_std_personal_finance.pdf)
- A PDF of the standards specific to Personal Finance can be found on our course Canvas page

**Closing Note**

Finally, I want you (parents and students) to know that I committed to following these procedures in an effort to provide the best learning environment possible for all students. Personal Finance is a vast discipline, and covering all of the necessary material in one semester is quite a task, but together we can cover and learn it all while developing several key skills along the way. Please feel free to ask for extra help anytime you are confused or overwhelmed about anything. I am a huge advocate for open communication, and would very much appreciate any and all contact information that you are willing to provide so that we can all reach our goals together

**College Prep Personal Finance 2021-2022 Proposed Pacing Guide**

<b>Unit</b>	<b>Topics Covered</b>	<b>TN Standards</b>	<b>Time/ days</b>	<b>Running Time</b>
<b>Unit 1</b>	Introduction Day			
<b>Education</b>	Jobs vs. Careers	3	1	1
<b>Careers</b>	Career and Personality Tests	3	1	2
<b>And Income</b>	Career Project Part 1- Description	4	1	3
	Career Project Part 2- Education	4	2	5
	Career Project Part 3- Salary	4	1	6
	Career Project Part 4- Costs and Benefits of Training	4	1	7
	Career Project Part 5- Potential Growth and Availability	4	1	8
	Career Project Part 6- Potential Employers	4	1	9
	Career Project Part 7- Reflective Piece and Final Submission	4	2	11
	Paying for School	5	1	12
	Borrowing and Student Debt	6	2	14
	Examining Your Paycheck	7	2	16
<b>Unit 2</b>	Budgeting Basics	8	1	17

<b>Planning</b>	Household Budgets	9	1	18
<b>And Money</b>	Grocery Shopping	8	2	19
<b>Management</b>	Budget Creation- Varying Salaries	9	1	20
	Financial Institutions	11	2	22
	Predatory Lending and Consumer Protection Laws	10	3	25
<b>Unit 3</b>	Credit Basics and Consumer Debt	12	2	27
<b>Credit</b>	Credit Scores	13	2	29
<b>And Debt</b>	Simple Interest in Consumer Debt	14	3	32
	Automobile Purchases- Actual Costs and Specifics	14	2	34
<b>Unit 4</b>	Car Insurance	15	1	35
<b>Risk Management</b>	Identify Theft	16	1	36
<b>Moving Out</b>	Financial Goals	1	1	37
<b>And Goals</b>	Short, Mid, and Long Term	2	1	38
	Moving Out Expenses	2	2	40
<b>Unit 5</b>				
<b>Saving and</b>	Saving and Investing Basics	17	1	41
<b>Investing</b>	Diversified Portfolios	17	2	43

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