



COURSE SYLLABUS:
PERSONAL FINANCE

Instructor's Name: Mrs. Miller
Email Address: mmiller2@isd726.org
Academic Assistance Time: 7:30 a.m.-8:00 a.m., M, Th, F
After School: By Appointment

Course Description

Personal Finance is offered to students in grades 10-12. Students will apply the fundamentals of personal financial management through informed decision-making and learn to manage resources in household and work situations. Topics covered in this class include budgets, checking accounts, auto and home insurance, taxes, credit cards, and housing and investing.

Course Prerequisites

None. This course is a **tech prep course** and tech prep credit can be earned.

Student Learning Objectives/Outcomes

Students will compute payroll deductions and net pay, balance a checkbook, prepare a personal budget, research car purchases and apartment rentals, discuss investment options, and discuss the importance and purpose of credit records.

Textbooks and Content Covered

Manage your Personal Finances, (Textbook and Workbook), Fifth Edition, Joan S. Ryan, South-Western Publishing Company, 2006.

Suggested Course Materials

Student needs: iPad, calculator, notebook

Grading Scale and Information

BHS Unified Grading Scale

A	100-93%	C	76-73%
A-	92-90%	C-	72-70%
B+	89-87%	D+	69-67%
B	86-83%	D	66-63%
B-	82-80%	D-	62-60%
C+	79-77%	F	59% and below

Other grading information:

Daily Assignments & Time Management	40%
Tests & Projects	60%

Course Policies

DAILY ASSIGNMENTS & LATE WORK POLICY

1. Work must be handed in on time and complete. **Written and homework assignments are to be completed by the student independently.**
2. Assignments and tests coming in late receive only half credit.
3. Bring appropriate materials to class--books, pencils, iPad, and notebook
4. **ABSOLUTELY NO FOOD OR BEVERAGES IN COMPUTER LAB.**
5. Cell phones, headphones, ipods etc. should not be used or visible in the classroom.

TESTS & PROJECTS

1. If you miss class on a test day, the test must be made up the next day providing you were in school when the test was announced and only missed one day prior to the test.
 2. If you miss more than one day prior to the test, you have two days per one day missed in which to make up the test. Unexcused absences receive no credit.
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Homework Expectations

Assignments and tests coming in late receive half credit. Unexcused absences receive a zero.

MAJOR PROJECTS

End-of-Chapter Tests
Budget Project
Tracking Stocks