



Course Syllabus

Random Lake High School

Course Description

Personal Finance focuses on using financial procedures to plan, organize, and allocate resources. Students explore and understand financial opportunities affecting their daily lives, such as setting financial goals, using money management strategies, selecting bank services, protecting credit, filing tax returns, trading investments, planning for retirement, evaluating risk management, and exploring career opportunities.

Wisconsin Model Academic Standards

- A.12.1.1 Evaluate and demonstrate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
- A.12.4.1 Demonstrate how taxes can change or affect income and lifestyle.
- A.12.4.2 Analyze how payroll deductions modify an employee's disposable income.
- A.12.4.3 Explain how taxable income impacts disposable income.
- A.12.4.4 Research government programs and services that are available to employees and how they affect the quality of life.
- B.12.2.1 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.
- B.12.2.2 Describe and calculate interest and fees applied to various forms of spending, debt, and saving.
- B.12.4.2 Develop personal financial planning strategies that respond to and use tax deductions and shelters.
- B.12.4.3 Analyze the relationship between various forms of taxation.
- C.12.1.1 Compare the benefits and costs of spending decisions.
- C.12.1.3 Differentiate and calculate the difference between a rapid access loan and a bank loan affecting long term/short term.
- C.12.3.1 Evaluate options for payment on credit cards and the consequences of each option.
- C.12.3.3 Apply and assess balance sheet concepts: debit and credit.
- C.12.3.4 Analyze the advantages and disadvantages of different debt payment methods.
- C.12.4.1 Explain how a "credit score" is used.
- C.12.4.2 Explain factors that affect creditworthiness and the purpose of credit records.

- D.12.2.1 Demonstrate the use of financial services and products to achieve personal financial goals.
- D.12.2.4 Select appropriate financial services and products based on evaluation of service/product information.
- F.12.4.2 Critique interrelationships between the management of personal financial resources, the economic system, and significant social values.
- F.12.4.3 Explain how the economic system of production and consumption is a means to achieve other significant societal goals.
- F.12.5.1 Assess the impact of emerging global economic events on personal financial planning.
- F.12.5.2 Examine critically the consequences of consumer-citizen decisions and actions on the economy, broader society, and the environment.

Textbook(s) and/or Computer Software Used

- Managing Your Personal Finances. South-Western Publishing
- Microsoft Office 2007 software
- Microsoft Internet Explorer

Classroom Materials Required

- Writing Utensils
- Notebook Paper
- Pocket Folder or 3-Ring Binder

Course Outline

Pay, Benefits, and Working Conditions

Activity	Points
Chapter Notes.....	5
Questions	44
Poster Building.....	40
Test	25

Budgets and Financial Records

Activity	Points
Shopping Activity Project.....	100
Vocabulary Terms	22
Yahoo Finance	10
Notes	5
Questions	119
CNN Money	8
Assessment	32
Test	30

Checking Accounts and Other Banking Services

Activity	Points
Checkbook Reconciliation Activity	12
Cut Throat Check Cashers	5
Checking Account Simulation	300
Online Banking Services	50
Test	40

Credit in America

Activity	Points
Identity Theft Questions	15
What is My Score?	23
Credit Card Comparison	40
CNN Article	24

Federal Income Tax

Activity	Points
Notes	5
1040 EZ Activities (Federal)	54
1040 EZ Activities (Wisconsin)	54
1040 A Activity (Federal)	47
1040 A Activity (Wisconsin)	47
Case Studies (Federal)	81
Case Studies (Wisconsin)	81
Questions	25
Test	40

Student Evaluation

Grades will be calculated using a point system determined by the following criteria:

Assignments	45%
Projects	20%
Tests	25%
Responsibility	10%

Grading Scale

Grade	Percents
A	100 – 92
A-	90 – 91
B+	88 – 89
B	82 – 87
B-	80 – 81
C+	78 – 79
C	72 – 77
C-	70 – 71
D+	68 – 69
D	62 – 67
D-	60 – 61
F	59.9 - 0

Homework

Late Assignments will be accepted within the quarter assigned. A deduction of five responsibility points will be given for every class day late.

Responsibility

Each student receives 100 responsibility points at the beginning of each quarter. A 5-point deduction will be made for each occurrence of the following:

- Arriving tardy to class
- Using restroom or drinks
- Failing to treat others with respect
- Non-authorized computer use
- Not staying on task
- Tipping chair
- Playing with plastic cups
- Not being prepared for class
- Using locker to find homework or project used in class

Plastic Cups

Cups placed on top of computer CPU's are designed to help students receive better instructional time with teacher. The colors are a means of decoding the individual need of the student.

- Green..... No problems
- Yellow..... Question on assignment or project
- Red..... Computer is not functioning properly
- Purple..... Student is listening to I Pod or MP3 Player
- Orange..... Student needs assignment/project graded (Web Design Only)

Special Needs

Students requiring special needs need to contact the teacher to make modifications.

Academic Honesty

Academic honesty is required. Students caught cheating will result in a Zero for the first offense for all individuals involved. The Second offense will result in Zero for the Chapter/unit. Third offense will result in class removal with an F.

Cell Phones

Use of cell phones or having a visible cell phone will result in 5 responsibility points each time seen. Cell phones will be confiscated and given to the principal.

Daily Procedure & Expectations

When Students enter the classroom it is expected for the students to complete the following procedure:

1. Read board for daily activities, announcements, and new seating charts
2. Find assigned seat
3. Log into their computer, notify Mr. Wills immediately if anything is not working
4. Take out old assignments, projects, or activities from previous class(es)
5. Wait quietly until class begins

At the end of class, students are expected to complete the following procedure:

1. Save any work
2. Turn monitor (computer last class period off)
3. Clean any unwanted materials
4. Remain seated until bell rings
5. Push in chair
6. Leave classroom

Beverage & Food Policy

Students are allowed to drink water and other approved beverages inside the classroom. Because the risk of spilling liquids onto the computers, all beverages need to be kept in the back of the classroom. Failure to do so will result in Mr. Wills taking the beverage and moving it to the back of the room, and loss of responsibility points.

Food of any kind is not allowed in room 122. Violations will result in loss of five responsibility points and food will be thrown in the garbage.

Seating Charts

Students are given assigned seats created by a computer generated program. Seating charts are used to identify students, take attendance, and offer assistance for substitute teachers. Seating charts will change at least monthly to encourage students to work with other members of the class and build networking skills for the future. If there is a student concern (does not want to sit next to James) or seating requirement (needs to sit in front), please see Mr. Wills.

Attendance

Students are expected to present and actively engaged in learning for every class. Students who are unable to attend class for any reason should contact Mr. Wills to find out missing work. Absent request forms are normally completed and given back to the student on first day of return. However, it is still the student responsibility to find out missing work.

Tardy

Students arriving late to class from another class **must** have a signed note from a teacher. An unexcused tardy will result in a loss of responsibility points for each time tardy to class.

Some quizzes, assignments, and projects will not be allowed to be completed or have will not have time extended if student has an unexcused tardy.

Unexcused Absences

Only work that equals 25% or more of the quarter grade can be made up. All other activities, projects, tests, and quizzes will result in a zero for a grade.

Completing Homework for Other Classes

Students may use the class time to complete homework for other classes if the following criteria have been met:

- All assignments, projects, and activities have been completed
- Student does not have any missing work for class
- Student does not have any missing work for other business & information technology classes

Test Taking Procedures

Students are given tests frequently in class. Unless the test is assigned to be completed in groups the student needs to complete the test individually. Talking or looking at other tests is not allowed during the testing time. Violations are as follows:

1. Student can retake the test before school
2. Student will receive a Zero on test
3. Student will need to complete all tests before school

Each quarter a student may elect to retake one test. The retake must be completed within three class periods of the original test date.

Internet Testing

If the test is given using the Internet, the student will receive the score on the screen after completing the test. The student needs to be keep the score visible on the screen until the teacher has notified the student of receiving the score. If the student would like to review the test questions, the student needs to notify the teacher to print the answer guide.

Pen and Paper Testing

Upon completion of the test, the student needs to hand in the test to the teacher and any notes (if available) to the teacher.

Grade Printouts

Power School allows students access to current grades and missing assignments. If a student requests a printout of their current grade, five responsibility points will be deducted for each printout requested.