***Foundations in Personal Finance Fall, 2015 4th Period***

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***COURSE DESCRIPTION***

Empowering students to make sound financial decisions for life! This class will give you a head start on your future!! Learning how to manage your money is one of the most important skills you can have.

Each student will have access to an etext: Foundations in Personal Finance. The students will be able to access this workbook while in class and outside of class. The class will be very interactive, learning from Dave Ramsey and working on activities in class to further enhance learning.

***SUPPLIES***

Come to class each day prepared with the following:

* Pencil or Pen

If makeup work in necessary, student will need access to a computer outside of class. Videos will be provided for viewing and activities will be available to reflect on.

***REMIND***

I use a service called Remind ([www.remind.com](http://www.remind.com)) quite regularly throughout the school year for quick reminders, notification of change of plans, send encouraging words, etc. I am requiring each student to sign up for this service. What's great is that I can text you without you knowing my cell phone number or me knowing yours! Your parents/guardians are also welcome to sign up.

Using your cell phone, text the specified message to the phone number 81010

4th Period Finance “@finance4th”

***GRADES***

**The Semester average is determined by the following percentages:**

 Cumulative semester average: 80%

 Semester final exam: 20%

**Cumulative Semester grades:**

Tests: 80%

Assignments/Journals 20%

/Daily Participation

**Late/Make-up assignments and Tests**

***Assignments*** :

Assignments are due in class on the date indicated. The student is responsible for obtaining all make-up work. The lesson plan/assignments are posted in the classroom at the beginning of each week. The lesson plan/assignments are also be available on RenWeb. For assignments, students will have time to complete their work equal to the time missed. Late assignments will be reduced by 50%. Late assignments will not be accepted after the chapter test has been given. Any videos watched during class will be made available via my class website ([www.cshellhammer.weebly.com](http://www.cshellhammer.weebly.com)) and/or a shared dropbox folder. It is the student’s responsibility to review the material missed while absent.

***Tests/Quizzes***:

A student with an excused absence for a test that was announced while they were present will be expected to take the test when they return (as defined in the student handbook). If other arrangements need to be made to makeup tests, they must be made in advance.

**Missing work and Absence/Tardy Policies**

Tests, assignments, etc. that are not completed by the due date will be entered into the grade book with an "M", worth zero points. If the student has an excused absence, that "M" will be changed into the grade the student earns when the work is completed in a timely manner according to the student handbook and turned in.

* Excused absences: result in 100% credit for all make-up work completed within the allotted time frame.
* Unexcused absences: result in 0% credit for all missed work including tests.
* Planned absences: result in 100% credit for all make-up work completed within the allotted time frame.
* Excessive absences: 7 absences per semester will be considered excessive. See the student handbook for penalties related to excessive absences.
* Tardies: Four tardies per semester in the same class will be considered excessive. The fourth tardy will constitute Thursday morning detention at 6:45am.

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| Foundations in Personal Finance, Fall 2015-2016 |
| Week 1 | Orientation |
| Week 2 | Chapter 1, Savings |
| Week 3-4 | Chapter 2, Investment Options |
| Week 5 | Chapter 3, Wealth Building and College Savings |
| Week 6-7 | Chapter 4, Dangers of Debt |
| Week 8 | Chapter 5, Consumer Awareness |
| Week 9-10 | Chapter 6, Credit Bureaus and Collection Practices |
| Week 11 | Chapter 7, Budgeting 101 |
| Week 12 | Chapter 8, Bargain Shopping |
| Week 13 | Chapter 9, Relating with Money |
| Week 14 | Chapter 10, Career Choices and Employment Taxes |
| Week 15-16 | Chapter 11, Ins and Outs of Insurance |
| Week 17-18 | Chapter 12, Real Estate and Mortgages |
| Week 19 | Finals week |