



MONEY! MONEY! MONEY!

Syllabus

Discovery Middle School
1304 Hughes Road
Madison, AL 35758

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Course Description:	Personal finance is a course designed to help students understand the impact of individual choices on occupational goals and future earnings potential. Real world topics covered will include income, money management, spending and credit, as well as saving and investing. Students will design personal and household budgets; simulate use of checking and saving accounts; demonstrate knowledge of finance, debt, and credit management; and evaluate and understand insurance and taxes. This course will provide a foundational understanding for making informed personal financial decisions.
Course Objectives:	At the conclusion of this class, students will be able to complete the basics of checking, saving, budgeting, paying for college, credit and taxes.
Classroom Expectations:	<p>Classroom Rules and Procedures:</p> <ol style="list-style-type: none">1. Come to class prepared. (Ready mind, materials, etc.)2. Be kind to others and yourself.3. Set high expectations for yourself.4. Have a positive mindset.5. Follow all school rules. <p>Possible Consequences:</p> <ol style="list-style-type: none">1. Conference with student2. Parent Contact – by phone or email3. Detention (tardies only)4. Parent Conference5. Administrative Referral
Textbook:	This class will not use a textbook.
Grading:	Test grades will account for 60% of the 9-weeks grade, with the remaining 40% being determined by quiz/daily grades. The grading scale is as follows: A (90-100), B (80-89), C (70-79), D (65-69), and F

	(below 65). Grades will be a reflection of mastery of the standards. Make sure all absences are excused as work can be made up and graded for excused absences only.
Make-up Work:	Under normal circumstances, it is expected that students will submit <u>previously</u> assigned work upon return to school after an excused absence. All work missed on the day(s) of excused absences must be made up within a timeframe determined by the teacher. It is the responsibility of the student to ensure he or she makes up work following excused absences. Students will not receive credit for and will not be allowed to make up any assignments, tests, work, activities, etc., missed during unexcused absences. (DMS 2024-2025 Student Handbook)
Late Work:	For work turned in late, the following policy will apply: <ul style="list-style-type: none"> • The assignment will drop one LETTER grade for each school day that passes. For example, if an assignment is turned in one school day late, the highest a student can receive is 89%; two days late, 79%, etc. 1 day late = maximum credit 89% 2 days late = maximum credit 79% 3 days late = maximum credit 69% 4 days late = maximum credit 59% 5-10 days late = maximum credit 50% <ul style="list-style-type: none"> • Half credit is always better than no credit! Until work has been made up, "Missing" (which counts as a zero) will be put in the grade book. This will be updated once work is completed and turned in.
Accommodations:	Requests for accommodations for this course or any school event are welcomed from students and parents.
Turnitin Notice:	The majority of writing assignments in this course will be submitted to Turnitin via the Schoology learning platform. The primary focus of this software is to help students become better writers and scholars. Turnitin generates a report on the originality of student writing by comparing it with a database of periodicals, books, online content, student papers, and other published work. This program will help students discern when they are using sources fairly, citing properly, and paraphrasing effectively – skills essential to all academic work. Students will have the opportunity to review their Turnitin originality report and will have the opportunity to make revisions before

	submitting their work for grading. Once their work is submitted, teachers have the opportunity to view the student's originality report and grade accordingly.
Technology	Concerning laptop utilization: 1. Student laptops should not be hard-wired to the network or have print capabilities. 2. Use of discs, flash drives, jump drives, or other USB devices will not be allowed on Madison City computers. 3. Neither the teacher, nor the school is responsible for broken, stolen, or lost laptops. 4. Laptops and other electronic devices will be used at the individual discretion of the teacher.
Materials and Supplies:	<ol style="list-style-type: none"> 1. Calculator 2. pencil Wish list: Tissues, Germ-x, Clorox Wipes

9 Week Plan *Subject to Change	
Week	Unit
1	Student expectations, Consumer Skills
2	Consumer Skills, Checking, Saving
3	Saving
4	Credit
5	Identity Theft, Insurance
6	Investing
7	Budgeting
8	Paying for College
9	Taxes