

Columbia Central High School

Personal Finance Syllabus

2023-2024

Teacher:

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Columbia Central Mission:

The mission of Columbia Central High School is to provide our students with a learning environment that is safe, engaging, and forward-thinking while utilizing the active support of our teachers, parents and community.

Vision Statement:

The vision of Columbia Central High School is to motivate students to work successfully in an ever-changing technological and global society.

Course Description:

Personal Finance is a foundational course designed to inform students how individual choices directly influence occupational goals, future earning potential, and long-term financial well-being. The standards in this course cover decision-making skills related to goal setting, producing income, budgeting, saving, borrowing, managing risk, and investing. The course helps students meet the growing complexities of personal financial management and consumer decision making. Upon completion of this course, proficient students will understand how their decisions will impact their future financial well-being.

Course Standards:

A link to the full state standard descriptions listed below is provided here: [Personal Finance Standards](#)

Text/Resources:

Microsoft Teams use as well as iCEVonline.com is required for this course. Students must have access and check it daily.

Materials:

- Laptop
- Pen/pencil
- Notebook, folder, or binder with paper

Make Up Policy:

WHEN YOU ARE ABSENT FROM CLASS, you must make up the work missed. Lessons and work missed will always be posted in Teams.

- It is the student's responsibility to see what needs to be made up and that this is done at the teacher's convenience.
- If the work is not completed by the extended due date assigned, the student receives a zero for the incomplete work.

Test Retakes:

If you fail a test, you may retake it. If you want to retake an exam you must speak with me to plan on when that can take place.

General Expectations:

Students: Should follow the Maury County ATTENDANCE Policy and all other MCPS policies, Central High School policies and classroom rules.

Student Expectations:

1. Respect everyone and everything.
2. Speak appropriately and at an appropriate time.
3. Keep hands, feet, and other objects to yourself.
4. Attend class with a positive, cooperative attitude.
5. No phones should be used in class for anything other than class work.
6. CLEAN UP AFTER YOURSELF.

Discipline:

All students will be given a warning about expectations/rules upon first violation. A second violation will result in a conversation witnessed by another teacher and a reminder of expectations. A third violation results in an immediate phone call to parents. Any further violations will be written up and sent to an administrator. All discipline issues will be recorded in a discipline journal that will be referred to later if violations continue.

<u>Letter/Number Grade Conversion</u>	
A	100-90
B	89-80
C	79-70
D	69-60
F	59 & below

Graded Item	Percentage of Grade
Class Assignments/Tests	30%
Projects	40%
Notes/Participation	15%
Final Exam	15%

Course Standards:

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2023-2024 Course Calendar

Dates	Plan
8/8-8/25	Creating a Personal Budget Creating a Family Budget Borrowing Basics
8/28-9/8	Saving & Investment Strategies Financial Statements & Recordkeeping
9/11-9/22	Understanding Personal Taxes Banking Products & Services
9/25-10/6 10/9-10/13	Cost of Education & Training Employee Compensation Components Fall Break (End of Quarter 1)
10/16-10/27	Personal Financial Planning Personal Risk Management
10/30-11/10	Retirement & Estate Planning Home-Buying Basics: Understanding the Language
11/13-11/17 11/20-11/24 11/27-12/1	Home-Buying Basics Thanksgiving Break Car-Buying Basics
12/4-12/13 12/11-12/14	Review Certification Exam = Final Exam

Note:

The instructor reserves the right to change the requirements of the course to reflect the educational needs of the class.

Signatures:

Both the parent/guardian and the student will need to sign below indicating that they have received, read, understand, and agree to the requirements and responsibilities of the course as described in the syllabus.

STUDENT _____ Date _____

PARENT/GUARDIAN _____ Date _____