# COURSE SYLLABUS

Personal Finance

Business Education Department - Room 103

**Teacher:**  Mr. Elsinger **Prerequisites:** None

**Email:** nick.elsinger@wdbqschools.org **Grade Levels:** 11-12

**Phone Number:** 876-3442 x 3024 **Duration:**  Trimester

**Course Description:**

Personal Finance gives students the opportunity to learn how to budget their money, make better buying decisions, avoid the pitfalls of using credit, explore options for investing their money and learn basics of insurance and loans. This is a required course for all students so they get the most out of their money and achieve their future financial goals.

**Required Materials:**

Writing utensil, notebook, folder, calculator

**Course Outline:**

Chapter 15 – Consumers in the Global Economy

Chapter 16 – Money Management and Financial Planning

Chapter 17 – Banking and Financial Services

Chapter 19 - Savings and Investments Strategies

Chapter 18– Consumer Credit

Chapter 20- Insurance

**Classroom Expectations**

*Be Respectful*

* Listen when others are speaking
* Join in conversations
* Follow directions
* Treat others how you want to be treated

*Have Character…*

* **Curiosity** – strong desire to learn or know something – search for information for its own sake.
* **Gratitude** – appreciation for the benefits we receive from others, and the desire to reciprocate.
* **Grit** – perseverance and passion for long-term goals.
* **Growth Mindset** – understanding that intelligence can be developed.
* **Optimism** – being hopeful about the future combined with the agency to shape that future.
* **Purpose** – to be driven by something larger than yourself.
* **Self-Control** – controlling one’s own response so they align with short and long-term goals.
* **Social/Emotional Intelligence** – understanding feelings and using them to inform action.
* **Zest** – an approach to life that is filed with excitement and energy.

*Cell Phones*

* Cell phones are NOT permitted in this business classroom during class work time.
* If a cell phone is being a distraction, I WILL take it to the office.
* Cell phone use in the workplace are proven to lower productivity, distract employees, and lead to less focus on the jobsite.
* Keep them in your locker! Out of sight out of mind.

**Use of Class Time & Quality of Work**

*During class time…*

* Be focused on our goal
* Participate
* Use technology correctly

*Quality work…*

* Full effort
* Completed based on directions

**Grading**

Students will be assessed on employability skills (how they work and act in class), quizzes, tests, and projects. Quizzes and tests are opportunities for students to demonstrate by application the knowledge and skills they have learned in class.

Grades will be calculated using the following point percentage system:

Daily Employability Skills 25 %

Assessments 50 %

Projects/Assignments 25 %

**Employability Skills**

* Employability skills are those basic skills necessary for getting, keeping, and doing well on a job.
* These are the skills, attitudes and actions that enable workers to get along with their fellow workers and supervisors and to make sound, critical decisions.
* This grade will be entered in your gradebook daily.
* Every day is worth 1 pt. This equals 5 pts a week which turns into 60pts that are worth 25 % of your grade.
* You either keep or lose your point each day. This is how you will lose your point:
  + Tardiness – no exceptions including being called out. If you are not in your seat when the bell rings you are tardy.
  + Late Homework – if you do not turn in an assignment.
  + Phone – if this is out during instruction and work time.
  + Disrespect – have good character. Respect the teacher, others, and yourself. Listen when being spoken too.
  + Continuously Off Task – if I have to correct you multiple times for something.
  + Being Absent – if you are gone for any reason. A student should not miss more than 3-4 days during a term. If there is something that comes up where you will be absent for multiple days please tell Mr. E in advance and something can be worked out.

**Late work**

* If a project/assignment is not turned in on the day it is due, you will lose your employability skills for the day.
* If the project/assignment is not turned in the next day, you will lose your employability skills for the day and receive a zero for that project/assignment.
* When you are an employee in the real world, you are expected to meet deadlines and get work done on time.

**When you are gone**

* If you are going to be/have been absent, it is YOUR responsibility to see me about what you have missed. Please do this before school or after school. There will be handouts on the book shelf.
* If gone please also check your Office 365 for shared documents. I will try to put all documents needed on Office 365. To enter this you put your log in plus @wdbqschool.org.

**Subs**

* I expect you to behave for a sub better than you would for me. If your name is left on a list you will lose all of your points for the week.

“The best way to predict the future is to create it”

**- Peter Drucker**