

Personal Finance (Room 121/322)

Course Syllabus and Outline

2022-2023 School Year

Instructor: Zach Jones

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Course Description: (Semester Course) *You must be a Junior or Senior to be enrolled!**

Personal Finance is a semester course designed to help students learn how to manage their resources and make sound personal financial decisions. Students will apply what is learned in the classroom by participating in various activities and simulations. Students cover topics ranging from consumer protection to banking, taxes, and investing. Students will use decision-making skills to evaluate career choices, establish budgets, build credit scores, handle risk management and understand home and transportation ownership. ***This class is an ELECTIVE. If the course content or requirements don't meet your interest or abilities please make a schedule change. Don't decide the class isn't for you several weeks from now.**

Writing Across The Curriculum:

Lexington Public Schools is strongly emphasizing writing across the curriculum. We will do several writing assignments this year. As part of the class, I will teach you how to communicate in the business world and how it differs from the academic world. Most of our writing assignments will be based on articles we read and your opinions on the subjects we discuss.

Class Prerequisites:

Students must have average math skills and enjoy working with numbers (for parts of the class). The biggest prerequisite for this class is curiosity and interest about money and "adulting". This class will only be as good as your input and involvement. There is no bad time to ask a question even if you feel like it may be off topic. If it is just me talking and telling you my stories everyone will be bored (including myself) . If something you see or hear in a youtube commercial, tik tok, or conversation at dinner makes you think of something please bring your thoughts or questions to class.

Supplies:

1. Pencil
2. iPad
3. Notebook (You will need to take notes in class)

*The above supplies will be brought to class every day!!

*Your **IPAD** will be needed for this class!!

Daily Classroom Work Procedures:

1. Be in your seat when the bell rings - tardies result in detention. (If I can't find you, you will be marked tardy) ***Do Not Switch Seats!! We do not line up at the door before the bell rings!**
2. We work every day. **Log in and be ready for class while I am taking attendance!**
3. This course requires you to be in class if at all possible. Students who frequently miss school usually struggle in this class. You will be required to make up your missed day(s) before or after school. *I do coach so check with me for available times.
4. Get along with your classmates, ask questions, show interest in your work, have a positive attitude and you will do great!
5. I am very easy to get along with as long as you respect the class and me.

Internet and Miscellaneous Rules:

1. Stay on task and on school appropriate sites.
2. Internet can only be used after required assignment is complete.
3. Internet cannot be used during teacher presentations, lectures, and class discussions.
4. ****Students who abuse this and continue to do so will have detention.**
5. Listening to music is only allowed with teacher permission. It will be rare when this is allowed if ever.
6. My printer is printer 128. It is in the hallway outside of Mr. Ward's class
7. Be respectful of your space (leave it as clean as when you arrived)

Evaluation:

1. 40% - Chapter problems and handout problems
2. 45% - Tests and projects
3. 15% - Performance Evaluation

1st Quarter: 45% 2nd Quarter: 45% Semester Final: 10%
3rd Quarter: 45% 4th Quarter: 45% Semester Final: 10%

Performance Evaluation: Everyone will start with 30 points every month for performance evaluation. Students will lose points by acting in a way that is against our class rules or being absent and not catching up on missed notes/assignments.

Tests/Quizzes:

I believe that what you learn in this class will help you greatly in your future. Because of this, I allow you to retake your tests/quizzes to better comprehend the material. You will have 30 days from the date of the quizzes for retakes. I am available before and after school for these retakes. If you are going to be gone when we take a quiz it is your responsibility to schedule a time to retake the quiz.

Late Work:

Late work will be accepted but points will be lost for every day the assignment is late.

Wall of Wooden:

Besides making up any missed assignments or quizzes, students who have missed class will need to find and write a quote on the bulletin board. John Wooden was a legendary basketball coach for UCLA and is known for his character and wisdom. When you have placed your quote on the board let me know and I will award your performance evaluation points.