**Personal Finance (2012-2013)**

Roscommon High School

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**Course Purpose**: This class is designed to help seniors better prepare themselves for the financial world after graduation. This objective will be accomplished through reading, activities, discussions and tests. There will also be a heavy emphasis on reading and writing strategies.

**Grading**: Eighty percent of your grade will be determined by your performance on quizzes, in class activities and tests throughout the semester. The remaining 20% will be your end of course exam. Grades are based on total points and letter grades are assigned based on the following percentages:

 93-100% A 73-76% C

 90-92% A- 70-72% C-

 87-89% B+ 67-69% D+

 83-86% B 63-66% D

 80-82% B- 60-62% D-

 77-79% C+ below 60% Failure

## Supplies needed:

* Three ring binder with loose-leaf paper or spiral notebook
* Pencils/pens

**Class Expectations:**

Throughout the school year, it is expected that we will use the three R’s:

**R**espect for self,

**R**espect for others, and

**R**esponsibility for all your actions

**Attendance:**

As per the student handbook, students receiving more than 10 attendance marks must achieve a grade of 77% or higher on the end of course exam to receive credit for the course. Attendance marks are defined as absences or tardies. The only absences that do not count towards this total are school activities. If you are absent, you will only be allowed to make up quizzes and tests if the absence has been excused. Therefore, make sure that you have a parent call the school or turn a note into the office when you return if you miss school for any reason.

**Behavior Expectations:**

Students in this class are considered young adults and should conduct themselves in such a manner. It is my opinion that you do have self-discipline and already know the basic rules of any classroom. In the event you cannot conduct yourselves in an adult manner, then appropriate rules will be made to correct the undesirable behavior. It is unfair for a few to jeopardize the rights of the majority to a successful and meaningful education.

**Basic Course Outline**

**Unit 1 – Financial Responsibility and Decision Making**

 Chapter 1 – Overview of Personal Finance

 Chapter 2 – Financial Decision Making

 Chapter 3 – Financial Decision Making

 Chapter 4 – Budgets and Balance Sheets: Your Personal Financial Statements

**Unit 2 – Income and Careers**

 Chapter 5 – Careers and Education

 Chapter 6 – Paying Taxes

 Chapter 7 – Insuring Your Health and Your Life

 Chapter 8 – The Economy and You

**Unit 3 – Spending and Credit**

 Chapter 9 – Obtaining and Protecting Your Credit

 Chapter 10 – Personal Loans and Purchasing Decisions

 Chapter 11 – Credit Cards and Other Forms of Credit

**Unit 4 – Saving and Investing**

 Chapter 12 – Banking Procedures and Services

 Chapter 13 – Methods of Savings

 Chapter 14 – Methods of Investing

 Chapter 15 – Planning for the Future