

# Senior Seminar

***The Mission of Hermon High School is to prepare students for personal success in college, work, and community.***

2017-18

Room # 216

“The person who doesn't know where his next dollar is coming from usually doesn't know where his last dollar went.”

Instructor: Mrs. Margie Deabay

Contact Information: deabaym@hermon.net 848-4000 Ext. 1216

Grading: See below.

Website: www.hermonhs.org

## **Course Requirements:**

Offered to grade 12

## **Textbooks, Reading Materials, Websites, Computer Programs, etc.**

Thomson/SW Skills for Consumer Success; Thomson “Managing Your Personal Finances”. “Financial Math Review”, SW Publishing “Marketing Yourself”; National Endowment for Financial Education High School Financial Planning Program”

## **Course Description:**

During this course students will explore postsecondary options. Topics will include issues in the workplace, college options, personal finance, the college application process, and consumer protection.

Topics explored would include:

- Career Exploration (values, interest and abilities)  
Jobs and careers available  
Resumes, job applications and interviewing
- College applications, financial aid
- Resumes, Job applications, mock interviewing
- Budgeting and insurance
- Banking (ATM, debit cards, savings and checking)
- Income taxes (net pay, deductions, reading a tax table, etc.)
- Pay periods and types of pay
- Credit (credit cards, credit reports and scores, debt, loans, interest, APR)
- Insurance
- Consumer Protection (consumer rights, scams, warranties, etc.)

## ***Essential Questions:***

***Would you like to learn ways to maximize your earnings potential?***

***Do you need to develop strategies for managing your financial resources?***

***Are you interesting in exploring skills for the wise use of credit?***

***Do you want to gain insight into the different ways of investing your money?***

***Aims: Students will demonstrate an increase in their financial knowledge or a positive change in their behavior when dealing with money. 2***

**Specific Learning Objectives/ Outcomes:**

Students analyze and evaluate strategies for addressing diverse and changing societal and global economic needs that influence personal decision-making for workplace success.

Effective decision-making, strategies for accomplishing short-term and long-term goals related to *school-to-school* and *school-to-work* decisions.

Students reflect on and/or analyze interests, skills, *habits of mind*, and experiences to maintain a positive *self-concept* and to aid them in making career and life decisions.

Students demonstrate and evaluate strategies to improve their personal traits, behaviors, and the belief that one can successfully complete tasks/goals required for success in career and school.

Students demonstrate behaviors that reflect positive *interpersonal skills* and evaluate successful strategies that improve positive *interpersonal skills* in ways that lead to success in a variety of school, work, and community settings.

**Format / Procedures / Behavior Expectations / Conduct:**

See attached.

**Grading Procedures:**

See attached.

**Academic Integrity**

Each student in this course is expected to abide by the Hermon High School Handbook /Code of Conduct. Any work submitted by a student in this course for academic credit will be the student's own work.

***Cheating:*** Whether a student gives or receives information during an examination or on an assignment the offense is the same. Both the student who copied work from another student and the student who gave material to be copied will both automatically receive a zero for the examination or assignment. In addition, any student referred to the office for cheating will be subject to progressive disciplinary action ranging from detention – suspension.

***Plagiarism:*** Plagiarism is the willful act of copying someone else's work or idea and presenting said work as your own – this includes failure to cite said work. Plagiarism will not be tolerated. Students will receive a grade of zero for plagiarized work. In addition, any student referred to the office for plagiarism will be subject to progressive disciplinary action ranging from detention – suspension.

Our use of formative and summative assessments is designed to help each student be successful through improved instruction and a more accurate measurement of what it is a student knows or can do.

***Formative assessments*** are used to provide important feedback to the teacher—as well as the student—regarding the student's current level of achievement on a particular standard. This formative work will help identify where and when a student requires additional instruction and on those areas a teacher needs to focus his/her instruction. The feedback from formative assessments is NOT included in a student's final grade.

Formative assessments will be reported using the following guide:

**4 = Excellent.** The work not only fulfills expectations, but goes beyond in quality and/or quantity. Important information is included that is interesting and enhances the understanding of the topic. The work is neat and easy to follow.

**3 = Satisfactory.** The work is complete and fulfills expectations. The information is important and shows understanding. The work is neat and easy to follow.

**2 = Room for improvement.** The work may not be complete. It does not fulfill the expectations and requirements. The information included is common, redundant, or not relevant to the topic. There are issues with the presentation of the work. This work may have to be redone.

**1 = Unsatisfactory.** The work needs to be redone. Part or parts are not complete. It does not fulfill minimum requirements or expectations. The information is not relevant to the topic. There are issues with the presentation of the work.

**Summative assessments** are the student's opportunity to demonstrate his/her level of understanding or skill on a particular standard. Summative assessments may take the form of a written exam, student presentation, project, student performance, etc. If needed, a student will have multiple opportunities—as agreed upon by the teacher and student—to demonstrate successful achievement on a particular standard. The student's scores on summative assessments are what determine his/her final grade.

**Tentative Course Schedule:** *(May change to accommodate student/class needs)*

Units Major Topic(s) <b>1</b>	Career Decisions/College Applications/The Job Market (Types of jobs available, special skills and training, part-time work) Interviewing	Self-evaluations, values/interests worksheets; gathering data, internet activities, resume & job applications, applying and interviewing for a job.	End of chapter assignments, work skills, Chapter Test
<b>2</b>	On The Job – Making the job work for you; pay periods and types of pay; payroll deductions and forms; income tax forms	In-class group work, Chapter activities, workbook activities, sample W-4, calculate payroll deductions, complete 1040EZ,	End of chapter assignments, work skills, class discussions & Chapter Test
<b>3</b>	Checking accounts and other financial services (opening and maintaining a checking account); Simple and compound interest, savings plans, electronic banking, special checks and services.	In-class group work, chapter activities, workbook activities (completing a signature card, writing and recording checks, and complete a bank reconciliation, calculate interest)	End of chapter assignments, work skills, class discussions & Chapter Test
<b>4</b>	Credit – Types of loans, installment contracts, credit cards and charge accounts	In-class group work, chapter activities, workbook activities (complete a loan applications, analyze plans for credit, credit applications)	End of chapter assignments, work skills, class discussions & Chapter Test
<b>5</b>	Budgeting – Making a budget, keeping records and adjusting a budget, maintaining a yearly budget.	In-class group work, chapter activities, workbook activities (prepare a budget of expenses, keep a monthly budget)	End of chapter assignments, work skills, class discussions & Chapter Test
<b>6</b>	Consumer Protection		
<b>7</b>	Insurance		