

Personal Finance

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."

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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"

Foundations in Personal Finance – Dave Ramsey

NexGen Personal Finance - NGPF.org

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.

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.

Summative Assessments Retake

- Students have the opportunity to retake summative assessments.
- The student must submit a retake form to the teacher within five (5) school days of the date that the summative assessment score is reported to the student.
- The highest score a student can receive on a retake or late assessment is a 75.
- The score achieved on a retake will replace the current score (even if the score is lower).
- If a student is making up a test from an absence, that assessment will be graded up to 100.

Grading of Formative Assessments

- Formative assessments will count as 20% of the grade.
- Formative assessments may be scored on either a 0-100 scale or a 0-4 scale.
- The 0-4 scale will be represented in Power School as 4=100, 3=87, 2=77, and 1=67.
- The method of scoring of formative assessments will be determined by assignment.

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

Units Major Topic(s) 1	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
2	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
3	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
4	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
5	Budgeting – Making a budget, keeping records and adjusting a budget, maintaining a	In-class group work, chapter activities, workbook activities (prepare a budget of	End of chapter assignments, work skills, class discussions &

yearly budget.

expenses, keep a
monthly budget)

Chapter Test

6
7

Consumer Protection
Insurance