Instructor Information

Name:
E-mail address:
School phone number:
Best times to be reached:

Course Description

This course is designed to teach students about all aspects of personal finance. It will include such things as applying financial information, setting financial goals, exploring earning potential, investing, and understanding the importance of saving.

District Standards and Power Benchmarks

Power Standards
1. Evaluate and identify risk management options. “Cover your assets!”
2. Demonstrate financial responsibility and planning skills. “Plan for the Future”
3. Assess the value, features, and planning processes associated with savings, investing, and asset building. “How do I accomplish this?”

Power Benchmarks
1. Understand the importance of ethics in dealing with financial situations (Various)
2. Apply essential principles of investing to financial decision making (11-15)
3. Consider potential investment products (12-14)
4. Integrate investment theory into financial decision making (Virtual Stock Exchange www.vse.marketwatch.com)
5. Make financial decisions using a personal spending plan (8)
6. Assess basic services offered by financial institutions (9, 10)
7. Evaluate potential sources of credit (16-19)
8. Research options for retirement planning (15)
9. Determine personal income tax obligations (6, 7)
10. Compare insurance instruments (25-27)

Course Information

Course is for students in grades 10 thru 12
Length of course is one term
Course is worth .5 credits
### Course Outline
- Saving For the Future
- Investing For the Future
- Investing in Stocks
- Investing in Bonds
- Investing in Mutual Funds
- Real Estate and Other Choices
- Retirement and Estate Planning
- Credit in America
- Credit Records and Laws
- Responsibilities and Cost of Credit
- Problems with Credit
- Introduction to Risk Management
- Property and Liability Insurance
- Health and Life
- Pay, Benefits, and Working Conditions
- Federal Income tax
- Budgets and Financial Records
- Checking Accounts and Banking Services

### Text/Other Required Materials/Resources
- Managing Your Personal Finances Student Activity Guide
- Pen and pencil
- Notebook

### Instructional Procedures & Support
A. Instructional procedures include silent reading, lecture (PPT), guided practice, independent practice, simulations and group work.
B. Students responsible for asking instructor for make up work.

### Classroom Management Procedures
- Students follow directions the first time given
- Students need to bring materials to class
- Students are in their assigned seats when the bell rings or they will be counted tardy
- Students are expected to respect other people in the classroom. Inappropriate comments or behavior will not be tolerated at any time.
- Students are expected to use time in class effectively.

### Assessment Plan
- Chapter Quizzes
- Unit Tests
- Journals
- Journal Presentations
- Letter writing project
- Projects and activities
- Final Evaluation

6/1/2011
## Grading Scale

<table>
<thead>
<tr>
<th>Grade</th>
<th>Range</th>
<th>Description</th>
</tr>
</thead>
</table>
| **A** | 93 and above | Firm command of knowledge domain  
High level of skill development  
Exceptional preparation for later learning |
| **A-** | 90 - 92 | Command of knowledge beyond the basic concepts of knowledge  
Advanced development of most skills  
Has prerequisites for later learning |
| **B+** | 87 - 89 | Command of the basic concepts of knowledge  
Demonstrates ability to use basic skills  
Lacks a few prerequisites for later learning |
| **B** | 83 - 86 | Command of the basic concepts of knowledge  
Demonstrates ability to use basic skills  
Lacks a few prerequisites for later learning |
| **B-** | 80 - 82 | Command of the basic concepts of knowledge  
Demonstrates ability to use basic skills  
Lacks a few prerequisites for later learning |
| **C+** | 77 - 79 | Command of the basic concepts of knowledge  
Demonstrates ability to use basic skills  
Lacks a few prerequisites for later learning |
| **C** | 73 - 76 | Command of the basic concepts of knowledge  
Demonstrates ability to use basic skills  
Lacks a few prerequisites for later learning |
| **C-** | 70 – 72 | Command of the basic concepts of knowledge  
Demonstrates ability to use basic skills  
Lacks a few prerequisites for later learning |
| **I** | 67 - 69 | The letter “I” indicates the student has not satisfactorily achieved the grade/course-level benchmarks and/or has missing work. “I” status is temporary and not a final grade. The letter “I” may affect athletic eligibility.  
Lacks knowledge of some fundamental ideas  
Some important skills not attained  
Deficient in many of the prerequisites for later learning |
| **D+** | 63 - 66 | Lacks knowledge of some fundamental ideas  
Some important skills not attained  
Deficient in many of the prerequisites for later learning |
| **D** | 60 – 62 | Lacks knowledge of some fundamental ideas  
Some important skills not attained  
Deficient in many of the prerequisites for later learning |
| **D-** | 59 and below | Lacks knowledge of some fundamental ideas  
Some important skills not attained  
Deficient in many of the prerequisites for later learning  
Most of the basic concepts and principles not learned  
Most essential skills have not been demonstrated  
Lacks most prerequisites needed for later learning |