

TEACHER: Mrs. Boatner, boatner.melanie.r@muscogee.k12.ga.us

COURSE WEBSITE: <http://shawbcs.eboard.com> (FinLit tab)

COURSE OVERVIEW: How money smart are you? Step into this course specifically designed for high schools students to understand the importance of the financial world, including planning and managing money wisely. Areas of study taught through application in personal finance include sources of income, budgeting, banking, consumer credit, credit laws and rights, personal bankruptcy, insurance, spending, taxes, investment strategies, savings accounts, mutual funds and the stock market, buying a vehicle, and living independently. Based on hands-on skills and knowledge applied in this course, students will develop financial goals, and create realistic and measurable objectives to be MONEY SMART! Through project-based learning activities and tasks, students will apply mathematical concepts in realistic scenarios and will actively engage by applying the mathematics necessary to make informed decisions related to personal finance. Financial Literacy places great emphasis on problem solving, reasoning, representing, connecting and communicating financial data.

NOTE: Policies and procedures are subject to change. Students will be informed of any modifications.

REQUIRED MATERIALS to be brought to class daily unless notified otherwise:

- POSITIVE ATTITUDE WITH AN OPEN MIND READY TO LEARN
- Financial Literacy Notebook: 1" to 2" 3-ring binder with pockets, this sheet is the 1st page
Your name, block, and teacher should be on the front cover of your notebook
- Textbook: Managing your Personal Finances, Thomson Learning Southwestern
- Pencil (#2)
- Pen (blue or black)
- Highlighter (color of choice)
- Blank Lined Paper
- Basic calculator
- Calendar/Assignment Book

GRADING:

Each 9 weeks assignments count as follows:

Summative Assessments (Tests, Quizzes, Projects)	30%
Formative Assessments (Homework, Classwork, Ticket out the Door)	70%

UNIT TESTS (Summative Assessment) may include objective items such as multiple choice, matching, true/false, fill-in-the-blank, and application questions. **Tests also usually include written items such as definitions/ID's and essays.** Students absent the day before a test will take the scheduled test in class unless new material was discussed and it was an excused absence. **Make-up tests may be different** than regular tests regardless of the type or reason of absence.

HOMEWORK (Formative Assessment) will be assigned occasionally in **Financial Literacy**; however, reading the chapter and studying class notes daily is vital to the learning process and test preparation.

CLASSWORK, CLASS PARTICIPATION, & CONTENT QUIZZES

(Formative Assessment): Students are expected to be prepared for each day's instruction by bringing all required materials, completing and turning in all assignments on-time, and engaging cooperatively in class, team, and individual activities. Quizzes may be announced or unannounced. Students should be prepared daily for the possibility of a quiz by paying attention in class, completing all assignments, and studying notes each day.

The **9 WEEKS TEST** (Summative Assessment) is a comprehensive exam with approximately 100 questions.

ACADEMIC HONESTY: Each student is required to complete his/her OWN work on all individual assignments and work only with assigned partners on teamwork. **ANY FORM OF CHEATING WILL RESULT IN A ZERO ON THE ASSIGNMENT FOR ALL PARTIES INVOLVED.** Please note that plagiarism is a form of cheating.

DUE DATES: All assignments are due on the announced due date at the beginning of class or on the date of return from an excused absence.

Punctual **ATTENDANCE** daily is of utmost importance to students' success in this class. Loss of credit may be issued through student services for excessive absences.

MAKE-UP POLICY: Students with an EXCUSED absence are required to make-up work within 3 school days upon return. Any assignment due the date of the students' excused absence, is due the day of their return. If a student returns without an excused admit slip, a zero will be recorded for all missed assignments. **ALL WORK MISSED DUE TO AN UNEXCUSED ABSENCE OR SUSPENSION EARNS A ZERO.** It is the **STUDENTS' RESPONSIBILITY** to conduct arrangements for **make-up work BEFORE/AFTER school** (not before, during, or after class or during lunch) within the allotted 3 days. Failure to make-up work within the allotted time earns a zero. Note: make-up work may not be the same as the original assignment.

Assignments missed due to ISS must be made up before or after school within 3 days, including the days you are in ISS. Teachers are allowed only to remove students from In-School-Suspension for major tests and labs.

DETENTION is served on your assigned date in Room 382 from or from 3:30 – 3:55pm. 24-hour notice will be given either verbally or in writing. It is the students' responsibility to make arrangements for rides, with their coaches, etc. Arriving late or failure to adequately serve the detention will result in doubling of detention days. Further action will be handled per the Shaw Code of Conduct. The teacher will determine the tasks you perform during detention based upon your infraction.

PASSES out of the room are the exception rather than the rule. Students must receive permission and a pass before leaving the room. Those who need to retrieve forgotten items or conduct other matters will receive detention if not back in their seat by the bell. All personal or other school business should be conducted between classes, during lunch, or before/after school.

CLASSROOM EXPECTATIONS AND RULES:

1. ATTEND CLASS DAILY WITH A POSITIVE ATTITUDE PREPARED TO WORK AND LEARN.

2. ADHERE TO THE SHAW CODE OF CONDUCT AND MCSD HANDBOOKS.

3. BEHAVIOR WHICH DISRUPTS LEARNING FOR ONESELF OR OTHERS WILL NOT BE TOLERATED. The aforementioned statement is all encompassing.

4. RESPECT OTHERS (AS A PERSON, THEIR IDEAS, AND BELONGINGS) AND THE SCHOOL ENVIRONMENT.

Failure to abide by classroom expectations may result in one or more of the following: change of seating, detention, confiscation of the disallowed item, parental contact, and/or referral to the administration.

Some notable specifics include but are not limited to:

- a. Listen attentively. Follow directions the first time they are given.
- b. Work only on Economics unless advised you may do otherwise. All other work is subject to confiscation.
- c. Speak using appropriate language.
- d. Sharpen pencils before class.
- e. BE IN YOUR SEAT and begin working on the bellringer assignment WHEN THE BELL RINGS. Note those who are not seated or check-in with an unexcused slip will receive detention for being tardy to class.
- f. Drinks (including water)/food belong in the commons, lockers, or the trash, NOT in the classroom.
- g. Personal grooming is to be maintained outside of the classroom. This includes but is not limited to brushing/combing of hair and application of makeup, lotions, potions, etc.
- h. Personal notes/pictures are subject to immediate confiscation. The teacher will read personal notes/look at pictures and notify guidance, the administration, and/or parents if the content warrants such action.
- i. Calculators are for math applications, not games. Calculators used for any reason besides math are subject to immediate confiscation.
- j. Our class is taking place in a computer lab; however, you will only log onto the computers when instructed. Only use materials and websites appropriate to the assignment. Actions otherwise will result in a "0" on the assignment and perhaps loss of individual computer privileges..
- k. Electronic devices such as cell phones, cd players, MP3's, video games, etc. are not be used, visible, or heard in the classroom unless part of the curriculum as assigned by the teacher. Such items will immediately be confiscated.
- l. Sit properly in your seats with your eyes open, head up, and back against the chair.