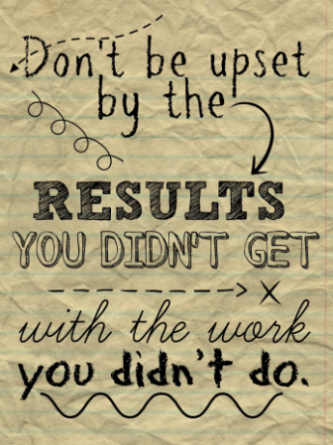
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| --- | --- | --- | --- | --- |
|  | C:\Users\reedc\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.IE5\NGQ5TWNU\dollar-sign[1].jpgC:\Users\reedc\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.IE5\NGQ5TWNU\dollar-sign[1].jpgPersonal Finance  k y l i n e H i g h c h o o l  1122 228th Ave SE  Sammamish WA 98075  mrsreedsclass.weebly.com | | |  |
| Date: 09/06/2017 8:00AM Office Hours: Before School & B Lunch  Cashier: Cheryl T. Reed | | | | |
| **COURSE UNITS** | | | | |
| What is Personal Finance? | | | $5.00 | |
| Employment Basics | | | $15.00 | |
| Income Taxes | | | $5.00 | |
| Preparing a Budget | | | $15.00 | |
| Consumer Credit | | | $5.00 | |
| Independent Living | | | $15.00 | |
| Banking Services | | | $10.00 | |
| Automobile Ownership | | | $5.00 | |
| Planning for Retirement | | | $10.00 | |
| Modeling a Business | | | $10.00 | |
| The Stock Market | | | $5.00 | |
| **GRADE CATEGORIES** | | |  | |
| Coursework | | | $40.00 | |
| Assessments | | | $20.00 | |
| Semester Portfolio | | | $20.00 | |
| Employability Skills | | | $10.00 | |
| Final | | | $10.00 | |
|  | | |  | |
| Subtotal 15 Item(s)  Sales Tax | | | $200.00  $0.00 | |
| **Grand Total** | | | **$200.00** | |
|  | | | | |
| VISA \*\*\*\*\*\*\*\*\*\*\*\*1234 | | -$200.00 | | |
| Image result for receipt barcode | | | | |
| Thank you for your business! | | | | |

Materials/Resources Needed for Class

* A 1-1½” binder to be used for Personal Finance (preferably used; can be stored in classroom cabinet)
  + Table of contents (provided)
  + Tabbed section dividers (can be used or homemade)
  + Approx. 20-30 sheets of college-ruled, loose leaf paper in journal section of binder (no spiral bound notebooks or composition books please)
* Writing utensils of choice, though pencil is encouraged
* Calculator
* We use an in-class set of texts, therefore, textbooks will not be checked out to students (copies of our class text can be referenced/checked out at the library)
* Students are encouraged to have their student planners with them daily to record assignments and important dates



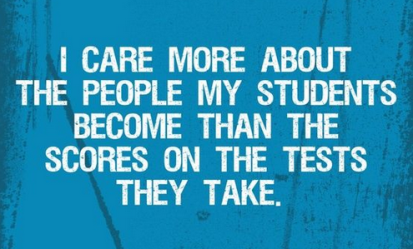
Coursework

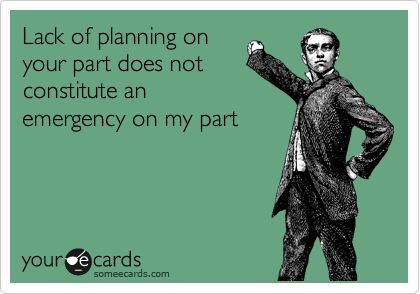
Students should strive to do their very best on coursework as it often reflects skills necessary to sustain financial health. Assignments are expected to be complete and handed in on time. Assignments may be scored for completion, accuracy and/or for quality relative to thoughtfulness and thoroughness in responses. *It is the student’s responsibility to get any missed assignments/information from the whiteboard, website and/or their classmates after an absence and submit completed work in accordance with the student handbook.* Assignments submitted after their due dates are eligible for full credit so long as a valid Universal Pass accompanies it and it is submitted on or before Friday, January 19, 2018.

*New!* Coursework Remediation

In an effort to facilitate student learning and success, some assignments (and possibly assessments) may be eligible for remediation if the score earned on a particular assignment is below a C- (<69.5%). Eligibility may vary from assignment to assignment depending on the learning objective(s) of each assignment. For an assignment to qualify for remediation it must be submitted by its original due date and be at least 90% complete. Eligibility criteria may change as this new policy is implemented. If the opportunity for remediation is not supporting student learning, this policy may be altogether revoked.

Assessments

A variety of assessments are used to evaluate student learning. *If a student is absent for an in-class assessment, it is the student’s responsibility to make an appointment with the instructor for before or after school.* Make-up assessments are not typically given during class time. Assessments can be made up throughout the semester until Friday, January 19, 2018. Assessments not made up by then will be scored as a zero. Click [here](http://www.cod.edu/people/faculty/fancher/STUDY.HTM), for helpful note taking and study tips.

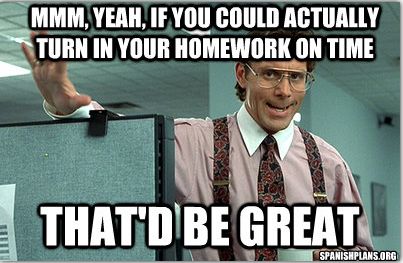
Semester Portfolio

The semester portfolio will consist of a collection of coursework and other documents to serve later as a finances resource once the course is complete.Specific criteria for and format of the portfolio will be provided and modified over the duration of each semester. *Universal Passes may not be used on semester portfolios submitted after the due date below, no exceptions.* If a student is going to be absent due to illness or other personal reasons, an able person must turn the assignment into the office on or prior to the due date. Due Friday, January 19, 2018.

Semester Final

The final is comprehensive and will consist of *approximately* 100 multiple-choice questions. It is *strongly* recommended that students keep all notes and handouts organized and kept together not only for the semester portfolio but for referral/studying at the end of the semester.

Employability Skills

Employability reflects the punctuality, cooperation, participation and behavior of a student in class. As this is a CTE course, it is important to practice and model skills desirable of employees in a workplace. At the conclusion of each week, students will be evaluated on their “employability” based on whether or not they modeled the following (not an all-inclusive list):

* Absences are excused through the attendance office
* Student remains in classroom unless dismissed by the teacher
* Student arrives to class on time or has a teacher’s/office note if late to class
* Appropriate language used (no cursing, bringing down others, shouting, etc)
* Professional behavior and demeanor towards others
* Participation in class activities/discussions
* Respectful of others and others’ property
* Follows instructions
* Awake and engaged in class; contributes to class discussions/activities
* Does not vandalize school property (i.e. does not write on desks)
* Correctly stows school technology after use
* Consumes only nutritious foods/beverages in class
* Keeps personal electronic devices in their bag until instructed to use them (see below)

*New!* Employability Skills Ratings:

1—*Rarely* models professional workplace behaviors; considerable improvement in engagement,

collaboration, cooperation, productivity, punctuality, etc. needed to avoid dismissal

2—*Occasionally* models professional workplace behaviors; additional effort in engagement, collaboration,

cooperation, productivity, punctuality, etc. could be made

3—*Consistently* models professional workplace behaviors; contributes to create an effective/efficient work

environment through their engagement, collaboration, cooperation, productivity, punctuality, etc.

Personal Electronic Devices

Out of respect for themselves, the teacher and their classmates, students are asked not to have their electronic devices out or audible. Students are expected to adhere to [ISD policies](http://www.issaquah.wednet.edu/docs/default-source/district/regulations-manual/2000/6-12-responsible-use-agreement.pdf?sfvrsn=0) regarding personal electronic devices. From time to time it may be appropriate for students to use their electronic devices in class. Such opportunities will be communicated to students or students may ask the teacher if it is appropriate to use them. Unauthorized use of electronic devices may result in confiscation of the device and a loss of employability points.

Absences

*Students are considered absent if they arrive 15 minutes after class has begun,* as per the [student handbook](http://connect.issaquah.wednet.edu/high/skyline/m/shs_forms_and_attendance/274821/download.aspx)*, whether excused or not.* Absences may be excused through the attendance office by a parent/guardian over the phone or by a written note (excludes events/activities in which an absence pre-arrangement form is completed or is school hosted like sports/clubs). If a student will be absent later in the school day, a parent/guardian must contact the attendance office in advance to allow the student’s release from class.

Tardies

The tardy policy is strictly enforced as per the [student handbook](http://connect.issaquah.wednet.edu/high/skyline/m/shs_forms_and_attendance/274821/download.aspx). *Being tardy means a student is out of his or her seat as or after class starts as indicated by the network (computer) clock.* Be aware that the school clocks can be out of sync with each other. Our classroom clock often runs fast.

Truancies

Students are truant if they leave class without permission, fail to show up to class but are obviously at school and/or leave the classroom when a substitute teacher is late or does not show up. *There is no “15-minute rule” that students may leave if a teacher/substitute fails to arrive before hand.*

Technology Guidelines and Policies

Technology is an important part of any education and this course is no exception. Students may be required to use a variety of programs throughout the course including, but not limited to, Windows Office applications, Google Drive and finance apps. Students lacking a reliable computer, printer and/or internet access need to notify the instructor immediately. Please remember the school’s library is a resource for computers, printers and internet access, as are the ten computers in our classroom (before school or during B lunch).

The instructor cannot be held accountable for late work resulting from the following circumstances:

* A printer running out of ink or breaking down. Students are welcome to print things off from our classroom computers, Skyline’s library or public libraries.
* Home internet goes down. Use public/school libraries to access if need be.
* A computer or cell phone “crashing”. Use Dropbox or Google Drive to keep your school files safe and/or have backup copies.

Course Units Outline (subject to change)

1. Introduction to Personal Finance
2. Employment Basics
3. Income Taxes
4. Banking Services
5. Consumer Credit
6. Automobile Ownership
7. Independent Living
8. Preparing for Retirement
9. Modeling a Business
10. The Stock Market
11. Preparing a Budget

Extra Credit Opportunities

**Spartans Gone Green**—Students can earn up to 2pts per Friday by bringing in the designated items

listed on their Gone Green Log. To earn these points, the student and their log must be present in class the day credit is awarded. It is not up for debate if the teacher does not approve the items for points. See the Spartans Gone Green Guidelines on the back of your Gone Green Log for further details. *Applied to the Coursework Category.*

Leadership Opportunities

Through FCCLA, an ASB sponsored club, students have the opportunity to run for local, state and national offices, compete in local, state and national events and apply for scholarships. Students are encouraged to participate in this wonderful student leadership organization. Contact Ms. Smersh for further details regarding FCCLA and Skyline’s chapter.

Teacher Expectations of Students

Students will respect themselves, their fellow students, classroom guests and the teacher at all times.

* Work hard and BE NICE!
* Keep your work organized so you can find documents easily
* Respect other people’s belongings, space and rights to a quality education
* Follow instructions provided by substitute teachers and guest speakers
* Do not draw on desks or otherwise vandalize school property
* Keep cell phones/iPods/MP3 players quieted and stowed in your bag during class…students will be told when they may use these items in class.

Students are responsible for turning in their assignments in on the date due.

* Use your student planner to keep a record of assignments and when they’re due
* Take ownership and responsibility for YOUR grade which is EARNED not given! Use Family Access to stay abreast of your progress in class. If there is a discrepancy, politely ask for clarification.
* Review the technology guidelines and policies above.
* E-mail the instructor *immediately* if you have a problem arise. Learning of a problem after a due date does not bode well for your case!
* Utilize resources available to you to stay on top of your coursework, like the [course website](http://www.mrsreedsclass.weebly.com).

Students are to be in their seats by the start of class as indicated by the network clock and not leave the classroom unless excused by the teacher.

* Remember the teacher dismisses class, not the clock
* Make sure your watch/cell phone is in sync with the network clock (the time on school computers; the classroom’s clock is often incorrect) which is the “official” time for the building
* Driving students: Leave home early enough to park and get to class on time!

Student are responsible for having with them all necessary materials needed in order to participate in class.

Students will act as responsible and professional members of the Skyline learning community.

* When struggling, seek help!
* Give yourself adequate sleep and good nutrition to perform your best!
* Remain organized to help manage your time and keep documents from “disappearing”
* Support your peers in their learning (study groups, tutoring a struggling student, etc), it will reinforce your own learning
* When using other people’s work or ideas, *students are ALWAYS expected to cite their sources in MLA format as per the student handbook and academic integrity policy*, giving credit where credit is due. This goes for pictures too! NOTE: Wikipedia is often NOT an acceptable source for *this* course.

Student Expectations of Teacher

Students can expect the teacher to have genuine concern for and care about students as individuals, not just in the present but for their future.

Students can expect to have lessons delivered with enthusiasm and utilize a variety of formats to enhance student interest and learning.

Students can expect to have a teacher who is well organized and accountable for assignments turned in by students.