

Personal Finance & Investments

Expectations and Guidelines

Mr. Carbone

2020-2021



Curriculum

This course is designed to introduce students to personal money management and finance. They will learn how to navigate financial decisions they face today and in the future. The course is based on practical financial issues and encompasses the following topics:

- Financial planning/budgeting
- Making informed purchasing decisions
- Car buying and the cost of ownership
- Fundamentals of investing
- Stocks, bonds, mutual and exchange traded funds
- Checking, savings and other banking instruments
- Loans and interest costs
- Responsible credit card usage
- Protecting against consumer fraud and identity theft
- Buying a home
- Income, sales, and other taxes
- 401(k)s, IRAs and other retirement opportunities

The course enables students to understand personal finance from a quantitative perspective. Students will use technology such as calculators, Microsoft Excel and the Internet to evaluate financial decisions. Additionally, they will use an online stock market game as well as other online applications to simulate “real world” personal finance decision making.

Students will also have an opportunity to get a certificate in Personal Financial Literacy.

Assessment Plan

Grading will be based upon total points. We will have various forms of assessments that will give students opportunities to reflect and improve on their learning. These can include homework/classwork, projects, quizzes and unit exams. The nature of these assignments and the grading policy, which is based on total points, is detailed below:

Unit Exams/Tests = 60-100 Points

There will be at least one exam for each major unit. Unit Exams will not only assess skills and content, but also include open-ended and application problems. All unit exams will be announced several days in advance. Students are expected to take all tests in-class on the determined test date.

Mini Projects/Quizzes = 30-40 Points

Two types of mini projects or quizzes may be given. Some may be similar (but shorter forms of major projects or tests) to assess skills and content for shorter units. There may also be interim assessments to evaluate a subset of a larger unit. There may be times when students will be permitted to utilize their notes to complete a quiz. Therefore, it is essential to keep an organized notebook with class notes from class discussions & lectures.

Classwork & Homework = 5-20 Points

Throughout the course, there will be a variety of homework and classwork assignments that students must complete. These assignments can include simulations, readings, analyses, Internet applications/articles. Students should expect to complete these assignments daily. Each homework assignment will be checked and graded. There may be notebook checks which count as classwork grades.

Projects = 60-100 Points

Each semester, students will complete a variety of projects that pertain to the specific learning unit. These projects will be assigned to allow students to demonstrate that they can apply the class material previously learned in class.

Note: Point values may deviate from the above ranges based on the specific assignment.

Class Preparation

Please use a 3-ring binder with a folder for your notes, handouts, and assignments. You should bring your fully-charged computer, earbuds/headphones, binder, a pen, pencil, and calculator to every class. If you are attending virtually, you should also have ALL of items available.

Rules of the Class

- Integrity is key/Academic dishonesty will not be tolerated
- Respect everyone
- Maintain high expectations and always do your best
- Meet your commitments
- Be on time
- Always come prepared
- No unauthorized computer or cell phone use
- Only one student should leave the room at a time

Commitment and Absences

Except for excused absences, any work that is submitted late will receive a letter grade reduction for each day after the due date. In the case of excused absences, late work must be returned upon your return to school, even if class does not meet that day.

If you miss class for any reason, you must make up the missed work, determine what new assignments may have been given, and (if you miss a test or quiz) schedule a make-up to be taken within three school days of your return.

Always check Canvas to confirm assignments.

Communications and Extra Help

My email is carboneg@northernhighlands.org.

If your parents wish to contact me for any reason, it's best to email me.

Good luck and let's have a great year!

*The unauthorized use of cell phones is strictly prohibited.
There is zero tolerance for cheating and academic dishonesty.
School policy, as outlined in the Student/Parent handbook, will be followed in such matters.*