



## Personal Finance

2015

Columbus High School

Mr. Jeff Brokaw

[brokawj@discoverers.org](mailto:brokawj@discoverers.org)



### **“A Goal Without a Dollar Sign is Simply a Wish”**

#### **Personal Finance Course Rationale/Overview**

Financial literacy is essential in meeting the financial challenge of the 21st Century. The competencies, which form the basis for this 9-week course, enable students to analyze their personal financial decisions, evaluate the costs and benefits of their decision, recognize their rights and responsibilities as consumers, and apply the knowledge learned in school to financial situations encountered later in life.

#### **Personal Finance Course Description**

Understanding and managing personal finances are key to one's future financial success. This nine-week course is based on the National Business Education standards for Personal Finance, Nebraska's Career Education knowledge and skill statements, Nebraska Career Ready Standards, Nebraska Essential Learnings, National Standards for Economic Education and the National Standards in Personal Finance Education Created by the Jump\$Start Coalition for Personal Financial Literacy.

#### **Personal Finance Course Objectives:**

- Students will recognize and predict the impact that various economic systems will have on people.
- Students will understand economic concepts that support rational decision making
- Students will apply effective money management concepts.
- Students will critique strategies used to establish, build, maintain, monitor, and control credit.
- Students will evaluate savings, investment, and risk management strategies to achieve financial goals.

#### **Personal Finance Content Standards:**

- Students will develop and evaluate a plan to manage their money to achieve personal goals
- Students will evaluate financial institutions and the services provided
- Students will evaluate savings and investment strategies to achieve financial goals
- Students will understand strategies used to establish, build, maintain, monitor, and control credit
- Students will apply decision-making skills and models to maximize consumer satisfaction when buying goods and services
- Students will understand perils and risks in life and how to protect against the consequences of risk

## **Personal Finance Course Topics and Timeline:**

Week 1: Unit 1 - Careers

Week 2: Unit 2 - Money Management

Week 3: Unit 2 - Money Management

Week 4: Unit 3 - Financial Security

Week 5: Unit 4 - Credit Management

Week 6: Unit 5 - Resource Management

Week 7: Unit 6 - Risk Management/Insurance

Week 8: Unit 6 - Risk Management/Insurance

Week 9: Unit 7 - Consumer Rights & Responsibilities

## **Personal Finance Course Projects and Activities:**

- Everfi
- Money Tracker Journal

## **Textbook:**

Personal Financial Literacy, Pearson Education, Inc./Prentice-Hall Publishing, 2nd edition, 2014, Jeff Madura, Mike Casey, Sherry J. Roberts, authors.

## **Required Materials:**

Macbook Air, Pen, Pencil, Paper

## **Classroom Behaviors/Courses Expectations:**

- Follow all school rules.
- Show RESPECT for yourself and other students, the teacher or substitute, and school/student property.
- Treat all equipment and technology with care.
- Participate and get involved in class.
- Do your best and take pride in your work.
- Ask for help when you have questions or concerns.
- Assignments are due at the beginning of the period or when called for in class.
- Be in your assigned seat when the bell rings.
- Bring all materials to class daily.
- Keep top and bottom of desks and chairs clean.
- Passes are a PRIVILEGE. It is the teacher's discretion whether there is a valid need and whether it is an appropriate time for you to leave the room. YOU MUST HAVE YOUR PLANNER.
- Makeup work is YOUR responsibility.

**Academic Dishonesty Policy:**

Columbus High School rules (see Student Handbook) will be followed in accordance to academic dishonesty issues.

**Course Grading Scale:**

<b>Letter Grade</b>	<b>Percentage Points</b>
A+	100 – 97
A	96.9 – 93
A-	92.9 – 90
B+	89.9 – 87
B	86.9 – 83
B-	82.9 – 80
C+	79.9 – 77
C	76.9 – 73
C-	72.9 – 70
D+	69.9 – 67
D	66.9 – 63
D-	62.9 – 60
F	Below 60

**Weighted Course Assessment:**

Exams - 50%

Quizzes - 25%

Homework - 25%