



Personal Finance Syllabus
Cozad High School
2015-2016 School Year
Mrs. Dawn Beans
Room 121 Phone: 784-2744
dawn.beans@cozadschools.net



Course Rationale/Overview:

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

Course Description:

Understanding and managing personal finances are key to one's future financial success. This one-semester 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.

The course presents essential knowledge and skills to make informed decisions about real world financial issues. Students will learn how choices influence occupational options and future earning potential. Students will also learn to apply decision-making skills to evaluate career choices and set personal Goals. The course content is designed to help the learner make wise spending, saving, and credit decisions and to make effective use of income to achieve personal financial success.

Course Objectives:
(Nebraska State Standards)

- At the completion of the course, the student will be able to do the following:
- *Explain financial literacy and how sound financial decisions can increase a person's standard of living and wealth.
 - *Develop and evaluate a plan to manage their money to achieve personal goals.
 - *Evaluate financial institutions and the services provided.
 - *Evaluate savings and investment strategies to achieve financial goals.
 - *Understand strategies used to establish, build, maintain, monitor, and control credit.
 - *Apply decision-making skills and models to maximize consumer satisfaction when buying goods and services.
 - *Understand perils and risks in life and how to protect against the consequences of risk.

Content Standards:

- Please consult the National Standards in Personal Finance Education.
<http://goo.gl/VqRWbx>
- Please consult National Standards for Economic Education.
<http://goo.gl/EbIC7c>

Course Topics and Timeline:

- Week 1: Chapter 1 Overview of Personal Finance
(Personal Financial Literacy book)
(Managing Your Personal Finances book)
Unit 5: Resource Management
Chapter 20: Personal Decision Making
- Week 2: Unit 2: Money Management
Chapter 6: Pay, Benefits, and Working Conditions
Chapter 7: Federal Income Tax
- Week 3: Unit 2: Money Management
Chapter 7: Federal Income Tax
Chapter 8: Budgets and Financial Records
- Week 4: Unit 2: Money Management
Chapter 9: Checking Accounts and Banking Services

- Week 5: Complete Checking Account Packet
- Week 6: Unit 3: Financial Security
 - Chapter 10: Saving for the Future
 - Chapter 11: Investing for the Future
- Week 7: Unit 3: Financial Security
 - Chapter 12: Investing in Stocks
 - Chapter 13: Investing in Bonds
- Week 8: Unit 3: Financial Security
 - Chapter 14: Investing In Mutual Funds, Real Estate, and Other Choices
 - Chapter 15: Retirement and Estate Planning
- Week 9: Unit 4: Credit Management
 - Chapter 16: Credit in American
 - Chapter 17: Credit Records and Laws
- Week 10: Unit 4: Credit Management
 - Chapter 18: Responsibilities and Costs of Credit
 - Chapter 19: Problems with Credit
- Week 11: Unit 6: Risk Management
 - Chapter 25: Introduction to Risk Management
- Week 12: Unit 6: Risk Management
 - Chapter 26: Property and Liability Insurance
- Week 13: Unit 6: Risk Management
 - Chapter 27: Health and Life Insurance
- Week 14: Unit 5: Resource Management
 - Chapter 21: Renting a Residence
- Week 15: Unit 5: Resource Management
 - Chapter 22: Buying a House
 - Chapter 23: Buying and Owning a Vehicle
- Week 16: Unit 5: Resource Management
 - Chapter 23: Buying and Owning a Vehicle
- Week 17: Unit 5: Resource Management
 - Chapter 24: Family Decisions
 - Unit 7: Consumer Rights and Responsibilities
 - Chapter 28: Role of Consumers in a Market Economy
 - Chapter 29: Consumer Protection
- Week 18: Unit 7: Consumer Rights and Responsibilities
 - Chapter 30: Dispute Resolution

Course Projects and Activities:

Checking Account Packet. Sponsored by First Bank and Trust Company.
Book in a . . .(any type of container)

Course Guidelines and Expectations

Textbook(s) and Resources

*Foundations in Personal Finance. Ramsey Education Solutions/Lampo Licensing, LLC, High School Edition, 2013©. Dave Ramsey, author.

*Managing Your Personal Finances, South-Western Cengage Learning, 6th edition 2010©. Joan S. Ryan, author.

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

*W!se Financial Literacy Certification Test

Required Materials:

*Textbook (download on I-Pad)

*I-pad

*Pencil/Pen

Classroom Behavior/Expectations:

1. Show respectful behavior toward classmates and the teacher. Treat others the way you would like to be treated.
2. Be quiet and courteous when the teacher or another student is speaking to the class.
3. Use property of individuals and the school appropriately and with permission.
4. Be prepared to begin class when the bell rings, have your textbook open on the I-pad and notes.
5. Put materials away in the appropriate place when class ends.
6. Be honest on assignments and projects. Representing another student's work as your own may be tempting if you are behind.
7. Follow all network acceptable use policies. Notify the instructor of computer/I-pad problems immediately.
8. Headphones can only be used with teacher permission.
9. You are responsible for information viewed, received and sent via the Internet.
10. Respect a student's right to learn. Behaviors that disrupt the learning process are not tolerated. Unacceptable behaviors are listed and described in the student handbook.

Academic Dishonesty Policy:

Cheating and plagiarism is not tolerated. A student caught cheating or plagiarizing will result in automatic Saturday School, according to the Student Handbook.

Grading Scale:

The letter grade you earn in the class is based on your performance on assigned tasks. Grades will follow the student handbook.

Grading Scale (follows Student Handbook)	
A+	99-100
A	95-98
A-	93-94
B+	91-92
B	87-90
B-	85-86
C+	83-84
C	80-82
C-	77-79
D+	74-76
D	72-73
D-	70-71
F	69 or below
Use PowerSchool to check your grades!	

Assessment:

W!se Pre/Post Test
Unit Test
Chapter Quizzes
Projects
Presentations

STUDENT/PARENT CONTRACT FOR PERSONAL FINANCE

Student Section:

I have read and understand the guidelines and expectations for the Personal Finance course. I understand that my successful completion of this course is dependent on me following the guidelines and expectations and completing all assignment. I plan on earning the following grade in Personal Finance: _____.



Signature

Date

PARENT(S) SECTION:

We have read and understand the guidelines and expectations for the Personal Finance course. We understand that our child's successful completion of this course is dependent on them following the guidelines and expectations and completing all assignments.



Signature

Date


