

Personal Finance

Spring 2016

Verdigre Public School

Instructor: Mrs. Kimberly Miller

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 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.

Personal Finance 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 students will also participate in the WISE Financial Literacy Certification Program.

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.

Personal Finance Course Objectives

At the completion of the course, the student will be able to do the following:

- Make decisions in future career paths.
- Develop, evaluate and alter personal money management plans in order to achieve financial goals.
 - Credit management
 - Investment management
- Evaluate the services provided by financial institutions.
- Understand and evaluate financial risk and the effect of the consequences.
- Explain how to protect one's identity.
- Explain financial literacy and how sound financial decisions can increase a person's standard of living and wealth.

Personal Finance Content Standards

The following are the National Business Education Association Personal Finance standards, presented in the order of course progression:

1. Use a rational decision-making process as it applies to the roles of citizens, workers and consumers
2. Identify various forms of income and analyze factors that affect income as a part of the career decision-making process
3. Develop and evaluate a spending/savings plan
4. Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit
5. Apply a decision-making model to maximize consumer satisfaction when buying goods and services
6. Evaluate services provided by financial deposit institutions to transfer funds
7. Evaluate savings and investment options to meet short- and long-term goals

Personal Finance Course Topics and Timeline:

Week 1:	Overview	Chapter 1
Week 2:	Unit 1—Financial Responsibility & Decision Making	Chapters 2-3
Week 3:	Unit 1—Financial Responsibility & Decision Making	Chapter 4
Week 4:	H&R Block Budget Challenge Introduction	
Week 5:	Unit 2—Income & Careers	Chapter 5
Week 6:	Career Education	
Week 7:	Career Education	
Week 8:	Unit 2—Income & Careers	Chapter 6
Week 9:	Unit 2—Income & Careers	Chapter 7-8
Week 10:	Unit 3—Spending & Credit	Chapter 9
Week 11:	Unit 3—Spending & Credit	Chapter 10
Week 12:	Unit 3—Spending & Credit	Chapter 11
Week 13:	Unit 4—Saving & Investing	Chapter 12
Week 14:	Unit 4—Saving & Investing	Chapter 13
Week 15:	Unit 4—Saving & Investing	Chapter 14
Week 16:	Unit 4—Saving & Investing	Chapter 15
Week 17:	College Financial Planning	
Week 18:	Finals	

Personal Finance Course Projects and Activities:

- H&R Block Budget Challenge
- Career Portfolio (resume, cover letter, thank-you letter, etc.)
- Checkbook Simulation

Instructor Information

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Course Guidelines and Expectations

Textbook(s) and Resources

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

Required Materials

- Chromebook
- Notebook with writing utensil
- Calculator

Classroom Behavior/Course Expectations

- Students are expected to punctually attend class and actively participate. Any absences should be discussed with and explained to the instructor in advance, if possible.
 - If there is an absences, you will have two class periods to hand in missed assignments.
- Group work is encouraged, but identical and plagiarized work will not be tolerated. Same work will result in 0% for both.

Course Grading Scale

A = 93-100

B = 85-92

C = 77-84

D = 70-76

F = 0-69

Course Assessment

1. Daily work 30%
 - a. Graded on accuracy, neatness, proper grammar and promptness
2. Exams/ Quizzes 40%
3. Projects 20%
 - a. Each project will have a separate rubric
 - b. Students must use class time given to complete the project. Web surfing and game playing is not allowed
4. Professionalism 10%
 - a. Graded twice a quarter and include attendance, punctuality, productivity and attitude

Student Contract - Personal Finance

I have read and had explained in detail the guidelines and expectations set forth for Personal Finance. I understand that successful completion of this course will be based largely upon my following these guidelines and expectations. As it is my intention to successfully complete this course with a passing grade and credit granted, I agree to follow all of the guidelines given.



Name _____

Date _____

Grade I will work to earn in Personal Finance: _____