Personal Finance Syllabus
2015
West Point - Beemer
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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$tart 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.

Personal Finance Course Objectives
At the completion of the course, the student will be able to do the following:
- 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.
- Use strategies 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.
**Personal Finance Course Topics and Timeline:**

Week 1: Chapter 1- Careers (Chapter 1)  
Week 2: Unit 1- Financial Responsibility & Decision Making (Chapter 2)  
Week 3: Unit 1- Financial Responsibility & Decision Making (Chapters 2-3)  
Week 4: Unit 1- Financial Responsibility & Decision Making (Chapters 3-4)  
Week 5: Unit 1- Financial Responsibility & Decision Making (Chapter 4)  
Week 6: Unit 2- Income & Careers (Chapter 6)  
Week 7: Unit 2- Income & Careers (Chapter 6-7)  
Week 8: Unit 2- Income & Careers (Chapter 7)  
Week 9: Unit 2- Income & Careers (Chapter 7)  
Week 10: Unit 2- Income & Careers (Chapter 8)  
Week 11: Unit 3- Spending & Credit (Chapter 9)  
Week 12: Unit 3- Spending & Credit (Chapter 9-10)  
Week 13: Unit 3- Spending & Credit (Chapter 10)  
Week 14: Unit 3- Spending & Credit (Chapter 11)  
Week 15: Unit 3- Spending & Credit (Chapter 11-12)  
Week 16: Unit 4- Saving & Investing (Chapter 12)  
Week 17: Unit 4- Saving & Investing (Chapter 13)  
Week 18: Unit 4- Saving & Investing (Chapter 14)  

**Personal Finance Course Projects and Activities:**
- HR Block Budget Challenge  
- Finance Plan  
- Create your own budget  
- Insurance simulation  
- Credit Card Simulation

**Course Guidelines and Expectations**

**Textbook(s) and Resources**

**Required Materials**
- Folder  
- Planner  
- Pen/Pencil  
- Computer
**Classroom Behavior/Course Expectations**
- Respect for others, teachers, and yourself
- Be prepared for each class period
- Keep the classroom cleaner than what it was when you walked in
- Follow all school rules

**Academic Dishonesty Policy**
- Students will receive a zero for the assignment.
- Students will then have to redo the assignment.

**Course Grading Scale**

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<tr>
<th>Grade</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>A</td>
<td>92-100</td>
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<tr>
<td>B</td>
<td>85-91</td>
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<tr>
<td>C</td>
<td>77-84</td>
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<tr>
<td>D</td>
<td>70-76</td>
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<tr>
<td>F</td>
<td>&lt;70</td>
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All assignments are expected to be handed in at the beginning of class time on the due date. Five points each day will be deducted for assignments. A zero will automatically be given a week after the due date. You may also use homework coupons in replace of two assignments.

**Course Assessment**
- Daily jumpstarts and activities (5 %)
- Quizzes (10%)
- Tests (45%)
- Projects (40%)
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:______________________________