

STEPHEN DECATUR H.S.
Consumer and Personal Finance

Course: Consumer and Personal Finance

Level: 3

Credits: 1.0

Course Instructor: Stan Griffin

E-mail: SJGriffin@worcesterk12.org

Telephone: 410-632-2880

Course Prerequisites:

Students must be a junior or senior to enroll in this course

Course description:

In “Consumer and Personal Finance”, students develop skills in a variety of business applications which apply to personal finance and explore consumer applications that will enable them to be successful in realistic settings that they will encounter as an adult. Students apply problem-solving skills to business related transactions and acquire basic money management skills. Topics include, but are not limited to: banking services, budgets, car and personal loans, checking account maintenance, consumer protection, credit cards, housing options, insurance, investment opportunities, job applications, money management, retirement planning, and tax filing.

Materials:

- *Calculator
- *Computer and Schoology
- *Pencil or pen

Course Objectives:

Upon completion of this course the students will be able to:

- apply personal financial planning concepts toward money management.
- incorporate strategies for career development.
- identify and differentiate between services offered by banking institutions.
- identify costs and methods of obtaining credit.
- identify methods of managing their debts and establishing/protecting their credit rating.
- identify costs and procedures that accompany the renting and buying of a home.
- distinguish between various investment instruments and strategies.
- describe methods of protecting their finances in the areas of insurance and tax-planning.

Attendance:

There will be a warm-up posted daily in Schoology. This warm-up should be completed before we begin Zoom. For virtual students the warm-up serves as your attendance in class for that day. Zoom also serves as attendance.

Grading policy:

All assignments are based on 100 points. Assignments that are longer and/or more difficult will be based on 100 points, but may be “weighted” as double or triple assignments. All assignments assigned

throughout the week will be due at 11:59 pm on Friday of that week, unless stated otherwise. They are to be submitted through Schoology. Late work will be accepted with a 50-point deduction; late work will be accepted no later than 11:59 pm on Monday the following week (the assignment locks after this time).

Grading for this course is as follows:

- 80% Classwork/Submissions (homework)
- 20% Zoom/Participation
 - Lateness to Zoom will result in a point deduction for every minute that you are late. I expect students to login 10 minutes before the Zoom begins; this allows for roll to be taken and for technical issues regarding getting into the Zoom to be addressed.
 - When Zoom starts cameras need to be ON, and the student or a part of the student needs to be visible, unless I say otherwise.

Classroom academic policies & procedures:

Classwork and homework will be assigned in this class! **All assignments are to be completed individually unless stated otherwise.** Students are expected to complete assignments and submit them when they are due. In the event of excused absences, students will be given one day for each day missed (maximum of five days) to complete and submit make-up work. **It is the student's responsibility to obtain the assignments missed during their absence.** Make-up work will not be accepted if the absence is unexcused. To be excused, parent contact with a valid reason must be made (through Remind or email)!

In-person classroom rules:

- Display your best behavior during the presence of a substitute teacher!
- When leaving class to use the restroom or go to other destinations, students MUST leave their cell phone with the teacher. Students will need an agenda or a hall pass signed by the teacher.
- **CELL PHONES ARE TO BE OUT OF SIGHT! NO TEXTING, SNAPCHAT, ETC.!** Violation will result in confiscation. Refusal to give your phone to the will result in being sent to the office immediately and an office referral.
- No sleeping or putting your head down in class.
- No food or drink other than water.
- Ear buds are prohibited, unless stated otherwise.
- Sit in your assigned seat.
- Be on time for class (in the door when the bell rings).
- The teacher will dismiss students, not the bell. Stay in your seat until dismissal, **DO NOT LINE UP AT THE DOOR!**
- When students are accessing the Internet, the following are prohibited:
 - Social network sites, unless approved by the instructor (Snapchat, Instagram, Twitter, etc.)
 - Any sites containing profanity, pornography, weapons, etc.
 - Inappropriate YouTube videos, and Netflix

- Be courteous; refrain from talking while the teacher is speaking/instructing or while other students “have the floor.”
- Before leaving, clean your work area.
- Students will be allowed two bathroom passes per week.
- In the event that the teacher leaves the room, all students are expected to behave appropriately following all county, school, and classroom rules.

I have read and understand all of the information above.

Signature

Printed Name

Date