

PERSONAL FINANCE

Fall 2017

West Caldwell High

Instructor: Eric Boston

West Caldwell High School - CTE Dept.

Classroom: Room 216

Prerequisite: None

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Course Competencies

- 1.00 Understand How to Take Charge of Your Financial Well-Being
- 2.00 Understand the Principles of Managing Your Money
- 3.00 Understand the Principles of Earning
- 4.00 Understand the Principles of Receiving
- 5.00 Understand the Principles of Saving and Investing
- 6.00 Understand the Principles of Spending (includes protecting and borrowing)
- 7.00 Understand the Principles of Giving

Course Description: This course prepares students to understand economic activities and challenges of individuals and families, the role of lifestyle goals in education and career choices, procedures in a successful job search, financial forms used in independent living, and shopping options and practices for meeting consumer needs. The course also prepares students to understand consumer rights, responsibilities, and information, protect personal and family resources, and apply procedures for managing personal finances. English language arts and mathematics are reinforced.

What You Will Need for This Class

- ✍ A pen or pencil daily
- ✍ Paper **FOR THIS CLASS ONLY!**
- ✍ Pack of Printer paper for projects
- ✍ A positive attitude!

Make-up Work and Tutoring:

It is your responsibility to check www.schoolology.com to retrieve the lesson plan for the day. **It can be retrieved from anywhere with access to the internet. Typically you will have 5 days to make-up the work.** If you need additional help grasping the content, please see Mr. Boston

Classroom Grading Policy

School Grading Scale

A	Superior	100-90
B	Good	89-80
C	Average	79-70
D	Poor	69-60
F	Failing	59 and below

This can also be found on page 9 of your handbook

Daily assignment = 20%

Project = 25%

Quizzes = 25%

Test = 30% (Test are weighted higher because you are allowed to repeat any test that you are not satisfied with the score within 5 days. This should be done before school or arrangements should be made with Mr. Boston)

Attendance & Tardies: The W.C.H.S. attendance policy and tardy policy are explained in the student handbook pages 12-13 and will be followed.

IMPORTANT:

This course has a POST

ASSESSMENT TEST that counts as 20% of the students FINAL GRADE.

This test will be given at the end of the

Cell Phone Use

Per WCHS policy, Cell Phones are not permitted in class. Please put them away upon arrival to class **Failure to comply will result in disciplinary action.**



CLASSROOM EXPECTATIONS

1. Be in your seat and ready to work when the tardy bell sounds. We abide by a seating chart.
2. Show respect for others and their property. Cabinets, storage areas and the teacher's desk are **off limits**.
3. No **food, candy, gum or drink** allowed in the classroom/computer lab. Please **do not** bring these items into the classroom/computer lab.
4. Raise your hand for permission to speak or leave your assigned work area. Talking out of turn and horseplay disrupts others. We have 90 minutes in class. By working together and cooperating, we can get our "job" done in the time we are together. Wait for the bell to ring to deposit trash.
5. **The bell does not dismiss you**; the teacher does. We will begin cleaning up three minutes before the bell rings. You will be dismissed from your seats by the teacher. **We will not stand in the doorway blocking an exit.**
6. Leave your work area clean and neat as it was left for you. All computers and monitors are to be turned off. Do not leave any paper or trash in or around your work area. Desktops should be kept clean. Students are not to swap out any keyboards, cables, etc. **DO NOT INTERFERE WITH CLASSMATES' COMPUTERS.**
7. **The student will only be on the computer or internet when directed by the teacher. When the teacher is talking, all monitors are to be turned off. The student is not to waste time visiting websites banned by the school, such as facebook and youTube. The only games that are to be played are activities on the class website related to our subject content.**
8. The teacher has software on her computer that can monitor and control the individual's computer. If the teacher takes control of the student's computer, the student is not to unplug the computer. **If the student attempts to unplug the computer, the student will be written up.**
9. If an emergency, i.e. restroom need, should arise and permission is granted by the teacher to leave the classroom, students will request signed pass from teacher. Student cannot leave the room during the first or last fifteen minutes of the class. I will speak individually with any student who habitually needs to leave the room and is missing valuable class time.
10. **Respect** and **responsibility** are keys to success and will be demonstrated at all times. All school rules will be strictly maintained. Please refer to the Student Handbook.

Personal Finance: Students will learn financial skills that can be used their entire life in areas such as; Banking, Saving/Investing; Earning/Spending; Taxes and Non Profit organizations.

By signing below, the student/parent agrees they have carefully read and understand the course syllabus/classroom rules. The student agrees to abide by all policies/regulations. Please contact Mr. Boston if you have any questions. I look forward to meeting parents/guardians and communicating with you through frequent progress reports, conferences and/or phone calls. Please feel free to let me know what I can do to help your student succeed in this course.

Student Signature

Parent/Guardian Signature
E-Mail

Date
Cell #