PERSONAL FINANCE IS REQUIRED FOR GRADUATION FOR 2019 GRADUATES.

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Plan Periods: A5 and B6

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Course Description  
The goal of Personal Finance is to help students become financially responsible, conscientious members of our society. This course develops student understanding and skills in money management; budgeting, financial goal attainment; use of credit; insurance; investments; and consumer rights and responsibilities. Application of academic concepts, technology, and career planning are integrated throughout the curriculum. Personal Finance Students have the opportunity should they so choose to take part in student professional organizations such as DECA or FBLA—more information will be provided in class about those opportunities.

Instructional Philosophy  
I believe that it is important to instill a passion for lifelong learning to all students. During class I will utilize think alouds, interacting with text during reading and demonstrate inquiry by asking relevant questions to ensure that students are learning the appropriate content.

Content Standards  
Standard 1: Students will understand money and financial management skills.  
Standard 2: Students will identify various types of financial services and institutions in relation to saving, investing, and purchasing based on financial goals.  
Standard 3: Students will understand strategies used to establish, build, maintain, monitor, and control credit and apply consumer skills when making purchase decisions.  
Standard 4: Students will understand perils and risks in life and how to protect against the consequences of risk related to asset ownership and personal investments.

Major Units of Study  
Unit 1: Money and Financial Management Skills.  
Unit 2: Saving, Investing, and Purchasing based on Financial Goals.  
Unit 3: Developing Consumer Skills and importance of Credit  
Unit 4: Risk Management and Prevention of Financial Loss  
Unit 5: Academic/Career Interpersonal skills and goal achievement.

Course Requirements  
1. Attendance – Students are expected to attend all scheduled class sessions. In the event of an absence, it is the student’s responsibility to complete any missed tasks. If a student is absent from class for more than 5 classes, he or she will automatically fail class if the work time is not made up. This is the school policy.
2. **Tardies** - Class begins when the tardy bell rings, therefore it is essential that you are to class on time.

3. **Projects** - Several projects will be completed throughout the semester. All students will be required to complete the projects in the allowed time.

**OPS Secondary Grading Practices**
All coursework and assessments are judged based on the level of student learning from “below basic” to “advanced.” This course will provide multiple opportunities to achieve at the “proficient” to “advanced” levels. Students are evaluated based on a proficiency scale or project rubric. Proficiency scales for this course are available upon request (teacher will identify location such as portal, teacher website, attached, etc.)

**There are three types of coursework**
- **Practice** – assignments are brief and done at the beginning of learning to gain initial content (e.g., student responses on white boards, a valid sampling of math problems, keyboarding exercises, and diagramming sentences, checking and recording resting heart rate). Practice assignments are not generally graded for accuracy (descriptive feedback will be provided in class) and are not a part of the grade. Teachers may keep track of practice work to check for completion and students could also track their practice work. Practice work is at the student’s instructional level and may only include Basic (2) level questions.

- **Formative (35% of the final grade)** – assessments/assignments occur during learning to inform and improve instruction. They are minor assignments (e.g., a three paragraph essay, written responses to guiding questions over an assigned reading, completion of a comparison contrast matrix). Formative assignments are graded for accuracy and descriptive feedback is provided. Formative work may be at the student’s instructional level or at the level of the content standard. Formative assessments/assignments will have all levels of learning – Basic (2), Proficient (3), and Advanced (4), which means that for every formative assessment/assignment, students will be able to earn an Advanced (4). Teachers will require students to redo work that is not of high quality to ensure rigor and high expectations. The students score on a formative assessment that was redone will be their final score.

- **Summative (65% of the final grade)** – assessments/assignments are major end of learning unit tests or projects used to determine mastery of content or skill (e.g., a research paper, an oral report with a power point, major unit test, and science fair project). Summative assignments are graded for accuracy. Summative assignments assess the student’s progress on grade level standards and may not be written at the student’s instructional level. Summative assessments/assignments will have all levels of learning – Basic (2), Proficient (3), and Advanced (4), which means that for every formative assessment/assignment students, will be able to earn an advanced (4).

To maintain alignment of coursework to content standards, which is a key best practice for standards-based grading, teachers will utilize a standardized naming convention for each of the standards within a course. The content standard will be marked on each assignment entered into Infinite Campus (District Grading Program) using all capital letters followed by a colon. After the colon will be the title of the coursework.

At the end of the grading period, scores are converted to a letter grade using this grading scale.

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A = 3.26 - 4.00 \\
B = 2.51 - 3.25 \\
C = 1.73 - 2.50 \\
D = 1.01 - 1.75 \\
F = 0.00 - 1.00
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**Redoing/Revising Student Coursework**
1. Students are responsible for completing all coursework and assessments as assigned.
2. Students will be allowed redos and revisions of coursework for full credit as long as they are turned in during that unit of study while a student still has an opportunity to benefit from the learning. When time permits, teachers should allow the redoing or revising of summative assessments.
3. Students are expected to complete assessments when given to the class, or if a student was justifiably absent, at a time designated by the teacher.
4. Redoing, retaking or revising will be done at teacher discretion in consultation with the student and parent(s). Teachers may schedule students before, during, or after school to address needed areas of improvement if not convenient during class. The time and location for redoing, retaking or revising will be done at the teacher’s discretion in consultation with the student and parent(s).
5. Scores for student work after retaking, revising or redoing will not be averaged with the first attempt at coursework but will replace the original score.

*Indicates standardized language
<table>
<thead>
<tr>
<th>Level</th>
<th>Score</th>
<th>Description</th>
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| Advanced              | 4     | The student consistently demonstrates a thorough understanding of course content/grade level standard by making in-depth inferences and showing extended applications of the course content/grade level standard(s). The student performs consistently at a high level of difficulty, complexity, or fluency that is above the expected course content/grade level standard.  
  - Exceeds expected course content/grade level standard  
  - Applies skills and strategies in new and unfamiliar situations |
| Proficient + (Approaching Advanced) | 3.5   | The student demonstrates partial success at showing a thorough understanding of course content/grade level standard by making in-depth inferences and applications of the course content/grade level standard(s). The student performs with partial success at a high level of difficulty, complexity, or fluency that is above the expected course content/grade level standard.  
  - Demonstrates success toward exceeding course content/grade level standard  
  - Applies skills and strategies consistently in familiar situations, and at times, in unfamiliar situations |
| Proficient             | 3     | The student demonstrates a proficient understanding of the expected course content/grade level standard(s). The student performs at the level of difficulty, complexity, or fluency that is at the expected course content/grade level standard.  
  - Meets expected course content/grade level standard  
  - Retains information and applies skills and strategies in familiar situations |
| Basic + (Approaching Proficient) | 2.5   | The student demonstrates an adequate understanding of the information for the course content/grade level standard(s). The student performs with partial success at the level of difficulty, complexity, or fluency that is at the expected course content/grade level standard.  
  - Partially meets expected course content/grade level standard  
  - Retains information and at times applies skills and strategies in familiar situations |
| Basic                 | 2     | The student demonstrates a basic understanding of the information expected for the course content/grade level standard(s). The student performs the skills required for the course content/grade level standard at a basic level of difficulty, complexity, or fluency.  
  - Partially meets expected course content/grade level standard  
  - Retains information and simple processes in familiar situations |
| Approaching Basic     | 1.5   | The student demonstrates some basic understanding of the information expected for the course content/grade level standard(s). The student struggles to perform the skills required for the course content/grade level standard at a basic level of difficulty, complexity, or fluency.  
  - Partially meets some of expected course content/grade level standard  
  - Retains some information and simple processes in familiar situations |
| Below Basic           | 1     | The student demonstrates difficulty in understanding the information and performing the skills expected for the course/grade level standard(s).  
  - Performs below expected course content/grade level on the standard.  
  - Has difficulty retaining information and applying skills and strategies |
| Falling               | 0     | The student demonstrates little or no evidence of understanding the information or skills required for the course content/grade level standard(s). |