Personal Finance Course Syllabus

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Plan Periods: A7 and B8
Classroom Room: 261
Best times to contact: Before and after school or during plan period

Course Description

PERSONAL FINANCE IS REQUIRED FOR GRADUATION FOR 2020 GRADUATES.

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. As a business department member, I believe my role in the classroom is a facilitator of information and new concepts in the business field. I like to challenge the students by encouraging them to participate in classroom discussion and allowing them to express their opinions on the issues. I am also a strong advocate of bringing the real world to the classroom. I encourage students to keep informed by continuously relating assignments to current business and world news and by searching the Internet. My main goal is to prepare students to the best of my ability for life after high school.
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.

Classroom Behavior

North High School rules and expectations are to be respected and followed in our classroom.

Electronic devices: (Cell phones, iPods, CD players, Airpods, etc.) will be turned off and out of sight during lecture and work time.

Tardiness: Students are expected to promptly be seated in his or her assigned seat and ready to work when the bell rings. Students must sit in their assigned seat and must not attempt to negotiate otherwise. Exceptions will only be granted based on parent request, IEP accommodations or unsanitary conditions.

Restrooms: Excessive use of the restrooms will not be tolerated. You may use the restroom only in emergency cases. Use your passing periods for water and restroom.

Behavior: I expect each student to treat each other with respect.

Assignments: Everyone is responsible for his/her own work.

Food and drinks are permitted under the following conditions: - Students clean up after themselves. If this becomes a problem, all food and drinks will be prohibited.
Computers

Students are expected to bring their laptops to class every day. Computers need to be charged and must be in working condition. Not bringing your computer to class can cause you to miss valuable practice and could be harmful to your grade.

Late Assignments

Handing in any assignments/homework is crucial to being successful in class. There will be a two-day policy for late assignments. If an assignment is handed in one day past the due date, .5 will be taken from your final grade. (See grading scale below) If the assignment is handed in two days past the original due date, 1 point will be taken from the final grade. (See grading scale below)

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 projects). 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. (See table above)

<table>
<thead>
<tr>
<th>OPS Grading Scale</th>
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<tbody>
<tr>
<td>A = 3.26 – 4.00</td>
<td></td>
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<tr>
<td>B = 2.51 – 3.25</td>
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<tr>
<td>C = 1.76 – 2.50</td>
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<tr>
<td>D = 1.01 – 1.75</td>
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<tr>
<td>F = 0.00 – 1.00</td>
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