Personal Finance

**Personal Finance is** designed to help students understand the impact of individual choices on occupational goals and future earnings potential. There will be a major emphasis on areas such as:

* Personal Financial Planning
* Money Management Strategy
* Consumer Purchasing and Protection
* Banking
* Consumer Credit
* Saving and Investing

**Materials to bring to class daily**: • *Google Classroom*

 • *Pen*

**Daily work**: You will have daily assignments/homework. *Unless* *otherwise specified, all assignments are due at the beginning of class the day it is due. Of course, you are expected to be on time for class*. Classroom assignments, quizzes and tests will use the grading scale shown below:

**Grading Categories - Graded with total points**

Daily work (homework assignments, projects)

Tests

|  |  |
| --- | --- |
| **93.5 above** | **A** |
| **89.5 - 93.4** | **A-** |
| **86.5 - 89.4** | **B+** |
| **82.5 - 86.4** | **B** |
| **79.5 - 82.4** | **B-** |
| **76.5 - 79.4** | **C+** |
| **72.5 - 76.4** | **C** |
| **69.5 - 72.4** | **C-** |
| **66.5 - 69.4** | **D+** |
| **62.5 - 66.4** | **D** |
| **59.5 - 62.4** | **D-** |
| **59.4 below** | **F** |

**Tests and Quizzes**: There will be a test and/or quiz on each chapter. ***Semester exam will be 20% of your semester grade.***

**My VIRTUAL Classroom Rules**

**Be Respectful**

* Keep your cell phone away and stay off the Internet unless instructed otherwise
* Use the CHAT feature to raise your hand
* Keep your camera on during our sessions – this helps me
* **Mute your microphone right away**
* **You cannot do our online virtual classes via phone – refer back to Principal Lundquist podcast that touches on that point**

**Be Responsible**

* Turn in work on time
* Bring all required materials to our online sessions
* Do your own work

**Be Ready**

* Be on time to class
* Participate in classroom discussions
* Pay attention and ask questions

**Be Safe**

* Stay in one location if possible – helps avoid distractions

Also…

I want you to be successful and earn a high grade in this class! If you do not understand how to do something you need to ASK. You can ask questions during our daily touchpoints or send me an email during the school day.