

Personal and Family Finance

Mrs. Grisier

COURSE DESCRIPTION

Personal and Family Finance is a semester course which prepares students for successful management of your personal finances. It is a course that addresses the knowledge, skills, attitudes, and behaviors associated with the management of family economics and financial education. A project-based approach will be utilized.

COURSE OVERVIEW

Throughout this course , students will learn how to:

- Analyze needs vs. wants
- Set financial goals
- Research the lifecycle of financial planning
- Investigate human capital
- Read paychecks and tax forms
- Manage cash, credit and bank accounts
- Examine the time value of money and savings
- Identify major expenditure categories
- Develop personal spending plan
- Investigate the stock market
- Examine economic systems and consumer decisions
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PERSONAL FINANCE NOTEBOOK

You will be required to keep everything in a notebook that will be graded at least 2 times during the quarter. You should have a 3 ring binder at least 1” thick with at least 8 dividers in it. In addition to bringing your notebook daily, you will need to have a writing utensil. There may be occasions you need a calculator. Bring your math calculator or purchase a cheap one. It does not need to be an expensive one. I will not furnish them. If you do not have the necessary materials for class there will be points deduction for the day.

CLASSROOM POLICIES

1. This is a lab/lecture class and good attendance will be necessary to receive a good grade. If you miss class, it will be necessary to make up the missed assignments outside of class. It is your responsibility to find out what was missed on the days that you were absent. If you miss a class period, you will be allowed tow days to complete and turn in those missed assignments.
2. NO food, candy or bottles of ANY sort are allowed in the room.
3. Bring your required materials to class. ALWAYS have a pencil/pen, your notebook and a calculator.
4. The tardy policy is as follows: one free tardy per semester, second tardy will result in a 20-minute detention to be served in the Business Department, third tardy will result in a 40-

minute detention to be served in the business department, fourth tardy will result in further discipline action through the office.

5. You may ask permission to get a drink and use the restroom as necessary. Do not leave the room without a pass.
6. **DO NOT** log onto the computers unless instructed to do so or you have asked permission to do so. No game playing will be allowed.
7. All equipment used for this class is to be used for school purposes only. **DO NOT** change the wallpaper or screensaver on your machine. No FaceBook or MySpace is allowed.
8. Treat others in the class with courtesy and respect.
9. Keep your work area neat and orderly. BE sure to put all books away, throw your trash away, log off your computer, and push your chair in at the end of each hour.

GRADING

Each grading period your grade will be based on the following:

- Completion of all assigned work
- Meeting deadlines and coming to class prepared daily
- Tests/quizzes

GRADING SCALE

90-100	A
80-89	B
70-79	C
60-69	D
59 Below	F

CONTACT INFORMATION

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