

## Personal Finance Syllabus SY 2020/21

### Teachers:

Mr. Gatewood III Room: 102 Email: <a href="mailto:lgatewood@ucityschool.org">lgatewood@ucityschool.org</a> Phone: 314 290-4108 Zoom Link: Period 7 Personal Finance Period 6 Plan (office hour)	Mr. German Room: 111 Email: <a href="mailto:dgerman@ucityschools.org">dgerman@ucityschools.org</a> 314.290.4235 Zoom Link:  Period 1 Personal Finance Plan Period: 4th Hour	Ms. Schaffer Room 201 Email: <a href="mailto:jschaffer@ucityschools.org">jschaffer@ucityschools.org</a> Phone: (314) 290-4109 Zoom Link: <a href="http://zoom.us/j/524264191">http://zoom.us/j/524264191</a> Period 3 Personal Finance Plan = 2nd hour	Mr. Wurst Room 006 Email: <a href="mailto:swurst@ucityschools.org">swurst@ucityschools.org</a> Phone: 314-290-4121 Zoom Link: <a href="https://us02web.zoom.us/j/88585251184">https://us02web.zoom.us/j/88585251184</a> Period 2: Personal Finance Plan Period:
--	---	--	---

**Course Description:** This semester long course will provide a financial road map with which to navigate your financial future. Using the NexGen Personal Finance Curriculum along with supplemental materials students will receive a hands-on, real life applications of personal financial decision making. Personal Finance is designed to help you acquire essential tools to meet your personal financial needs now and in the future.

### Class Expectations:

- Attendance: Classes may be virtual but students are **required to attend** class every class period the course meets **AND** should be on time.
- RESPECT: As in a physical classroom all students are expected to listen to the teacher as they present information or to classmates who are speaking to the class. Your specific teacher will provide you with lecture protocol.
- Work & Assignments: All assignments are expected to be turned in **on or before the due date**.

**Course Objectives:** Students will gain understanding of the units outlined below and will be able to apply them to their financial and decision making now and in the future.

**Unit 1:** Financial Behaviors

**Unit 2:** Taxes

**Unit 3:** Budgeting and Banking

**Unit 4:** Paying for Post-Secondary Education

**Unit 5:** Credit

**Unit 6:** Insurance

**Unit 7:** Investments

### Instructional methods to be used:

- Lecture and Discussion, Note giving via Zoom Classroom
- Videos, oral presentations & guest speakers
- Collaborative group & inquiry based learning

### Required Materials

- Working computer or charged Chromebook
- Notebook, Pen or Pencil
- Positive Attitude

### Grading Scale is standard UCHS scale

A-100% - 90%

B-89% - 80%

C-79% - 70%

D-69% - 60%

F-<60%

**Grade Distribution:** Points may vary based on teacher, these are just approximations.

Type of assignment	Percentage	Points	Assignments
Summative	70%	600 -1200	5 Test 4 Projects 3 Quizzes Final Exam
Formative	30%	600-1200	Various Handouts Article readings Activities Pre-test

### Academic dishonesty: District Policy

All student(s) caught cheating on any assignment will receive a zero for that assignment. Parents of the student(s) along with the appropriate principal will be contacted and a conference will be scheduled. This includes the student whose work was copied. Plagiarism is cheating.

### Completing assignments:

It is your responsibility to turn acceptable assignments in **on time**.

**Late work & Absences:** We in the Business Department ask that either the student or the parent email the appropriate teacher to inform them of a pending absence asap. This will cut down on the teacher emailing a parent or guardian about an absence. Secondly, any assignments missed is your responsibility to get the missing work (before the next class) and must be turned in by the next class unless prior arrangements have been made with the appropriate teacher. ***Remember you must verify absence and email me or this is mute.***

***Side note: This is one of the most important classes offered at UCHS and I expect you to treat it as such. Be on time. Do not skip. Do the work. If you understand and apply the course material to your life you will never be broke and increase your likelihood of becoming a happy, productive member of our society.***

This syllabus is for your convenience and reference. The rules are to help prepare you for future endeavors (college or work). By signing, it confirms that you have read the information given to you. You may not agree with the information provided but a signature must be obtained in order to receive a grade.

Student typed name:

Class period:

Parent typed name:

Date: