

2021 / 2022

Personal Finance  
Teacher: Mrs. Johnson  
Room: 303

Credits: Central Linn .5 credit CTE / Elective  
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Phone: 369-2811

### **COURSE DESCRIPTION**

The semester-long personal finance course covers all of the essential personal finance topics necessary to become a financially capable student. Topics include banking, credit, budgeting, investing, career planning, and more.

### **LEARNING OUTCOMES**

By the end of this course, students will have a thorough understanding of personal finance topics and be prepared to handle the financial responsibilities that exist after graduation.

### **UNIT CALENDAR**

| Unit                       | Description  | Deadline for late work    |
|----------------------------|--|---------------------------|
| MINI UNIT: Money and Me    | Learn about how personal values, social media, and individual context can influence your financial decision making | End of Unit 2             |
| UNIT 1: Taxes              | Learn about the US tax system and filing a tax return  | End of Unit 3             |
| Unit 2: Checking           | Learn the essentials of opening and managing a checking account  | End of Unit 4             |
| Unit 3: Saving             | Learn saving money basics, why we save, and how we save  | End of Unit 5             |
| Unit 4: Paying for College | Learn about scholarships, grants, student loans and repaying after college   | End of Unit 6             |
| Unit 5: Types of Credit    | Learn about credit, credit cards, and loans  | End of Unit 7             |
| Unit 6: Managing Credit    | Learn how to manage your credit, credit score and debts  | End of Unit 8             |
| Unit 7: Investing          | Learn about the stock market along with investment strategies & retirement   | End of Unit 9             |
| Unit 8: Insurance          | Learn about what insurance is and take a deeper dive into health & auto insurance                                  | Seniors June 3<br>June 10 |
| Unit 9: Budgeting          | Learn how to build budgets for all of the different parts of your life   | Seniors June 3<br>June 10 |

## **CLASSROOM EXPECTATIONS / RESPONSIBILITIES**

- Be on time, come prepared (textbook, notebook, planner, writing tool, etc...).
- Be a class Participant not a Spectator.
- Respect yourself and others in class and during discussions.
- Use appropriate language during discussions.
- Absent? You've missed something!!! Check with me the day you get back. Pick up any worksheets or handouts. Turn in work that was due. Catch up on in-class notes.

## **GRADING**

All classes taught at Central Linn High School will be assessed according to a 4-3-2-1-0 scale. Assessments may include, but are not limited to: unit assessments (tests and quizzes), projects, presentations, speeches and/or writing samples and account for 100% of the grade.

*Please note the deadlines for each unit that is stated on the unit calendar above.*

## **COMMON GRADING RUBRIC FOR ASSESSMENTS**

Below is the grading rubric used by all classes taught at Central Linn High School for assessments:

- Z= Assessment was not submitted
- 0= incomplete, not enough evidence to assess
- 1= does not yet meet standard/learning target
- 2= nearly meets standard/learning target
- 3= meets standard/learning target
- 4= exceeds standard/learning target

In order to display proficiency on a standard or learning target, a student must attain a 70% or better on the assigned assessment, which is equivalent to a traditional 'C' grade. The traditional 'D' grades will no longer be awarded to student work. If an assessment is below a 70% score, the student will have the opportunity to retake the assessment and get additional support from the classroom teacher or building support services. If all, or most standards are not met with passing scores within a grading period, a student may earn an 'F'. However, if a student is making adequate progress toward proficiency and utilizing available resources, students may be assigned an 'incomplete', as decided by the teacher, and will have 8 school days to demonstrate proficiency on missing or incomplete assessments at the end of the grading period.

## **GRADE ACCESS**

To view a student's grades, check Pinnacle ([centrallinn.grades.lblesd.k12.or.us/pinnacle/gradebook/Logon.aspx](http://centrallinn.grades.lblesd.k12.or.us/pinnacle/gradebook/Logon.aspx)). In the first few weeks of school, students will be given their account information. Both parents and students are encouraged to log in to Pinnacle frequently to check on assignment scores and to look at upcoming work. In addition, Mrs. Johnson will be e-mailing weekly grade reports with class updates. Parents are encouraged to update their

e-mail addresses with the office to receive these. In addition to regular communication, each semester there are conference days. Keep in mind that if you would like to conference with Mrs. Johnson at any time, feel free to reach out and schedule a meeting.

A few notes about grading...

1. I will not grade in google classroom but I will provide written feedback directly with the assignment to help students understand my expectations. Official grades will be entered in pinnacle.
2. Grading is broken down in the following categories
  - a. **70% assessments:** Assessments ensure that your student is meeting the ODE Health education standards.
  - b. **30% practice:** Practice makes perfect. Practicing will promote more successful outcomes on learning standards.

### **LATE WORK POLICY**

You will have one week after assessment due dates to complete and turn in your assessment, after that you will be required to complete an alternative assessment.

Assessment correction attempts will be allowed once and must be completed within one week of conferencing with Mrs. Johnson. If you do not correct your assessment within this time frame or your second attempt did not meet standards, you will complete an alternative assessment after conferencing and demonstrating sufficient understanding of the material.

*Please note the deadlines for each unit that is stated on the unit calendar above.*

### **CELL PHONES AND OTHER PERSONAL ELECTRONIC DEVICES**

Students are not permitted to use any personal type of electronic device (including cell phones) during class time. Any violation of a teacher's classroom or school rule regarding the use of electronic devices will result in an office referral and may result in the loss of the privilege of having the device on school grounds.

If a school staff member finds it necessary to confiscate a device, parents will be notified promptly and the device will be returned in accordance with school rules after the administrator or designee has consulted with the student's parent/guardian. The school is not responsible for lost or stolen electronic devices. Students are to make arrangements with their parent(s) or guardian(s) to contact the school office when attempting to reach them during the school day.

Students and Parents/Guardians,

Please sign this portion of the syllabus and return to Mrs. Johnson

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Student Signature

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Parent/Guardian Signature