

Financial Literacy



Course Syllabus

Instructor Information

Name: Jessica LaPresta

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Course Description

1 semester

1 credit

Grade 9-12

“This course reinforces academic skills such as communication, mathematics, reading, research, and writing; enables students to develop informed money-management strategies; inspires students from all backgrounds to achieve financial well-being; enhances students’ financial literacy skills; stimulates interest in financial management; and fosters an understanding and appreciation of ethical money management” (*Foundations in Personal Finance*).

Curricular Information

Required Reading:

Foundations in Personal Finance – High School Edition (Dave Ramsey), 4th edition, Lampo Licensing, LLC, ISBN: 9781936948529

Additional Resources:

Ramsey Classroom (<https://www.ramseyclassroom.com>)

Supplies Required for this Course:

- #2 pencils or mechanical pencils + lead
- Black or blue pens
- Earbuds

Daily Time and Effort Expectations: One hour per school day is required, in order to earn high school credit. Students are expected to engage in class discussions, activities, exercises, and guest speakers from various businesses in our community. The majority of the assignments for this class will be started in class and will be due (in Google Classroom) the following school day.

Notebook Checks: Students will be expected to follow along during video lessons. Notes will be taken in their *Foundations in Personal Finance* workbook. Workbooks will be graded at the end of each chapter for completion and accuracy of daily video notes, analysis and reflection, journal entries, and chapter reviews.

Google Classroom: The daily assignments will be posted in Google Classroom each school day. Students are required to upload their completed assignments, due the following school day, to Google Classroom for this class.

Course Schedule

Topics	Major Assignments	Timeframe
Chapter 1 (Introduction to Personal Finance)	<i>Video Notes and Reflections</i> <i>Daily Assignments</i> <i>Chapter Review</i> <i>Chapter Test</i>	<i>1.5 weeks</i>
Chapter 2 (Budgeting Basics)	<i>Video Notes and Reflections</i> <i>Daily Assignments</i> <i>Chapter Review</i> <i>Chapter Test</i>	<i>1.5 weeks</i>
Chapter 3 (Saving Money)	<i>Video Notes and Reflections</i> <i>Daily Assignments</i> <i>Chapter Review</i> <i>Chapter Test</i>	<i>1.5 weeks</i>
Chapter 4 (Credit and Debt)	<i>Video Notes and Reflections</i> <i>Daily Assignments</i> <i>Chapter Review</i> <i>Chapter Test</i>	<i>1.5 weeks</i>
Chapter 5 (Consumer Awareness)	<i>Video Notes and Reflections</i> <i>Daily Assignments</i> <i>Chapter Review</i> <i>Chapter Test</i>	<i>1.5 weeks</i>
Chapter 6 (Career Readiness)	<i>Video Notes and Reflections</i> <i>Daily Assignments</i> <i>Chapter Review</i> <i>Chapter Test</i>	<i>1.5 weeks</i>
Chapter 7 (College Planning)	<i>Video Notes and Reflections</i> <i>Daily Assignments</i> <i>Chapter Review</i> <i>Chapter Test</i>	<i>1.5 weeks</i>
Chapter 8 (Financial Services)	<i>Video Notes and Reflections</i> <i>Daily Assignments</i> <i>Chapter Review</i> <i>Chapter Test</i>	<i>1.5 weeks</i>
Chapter 9 (The Role of Insurance)	<i>Video Notes and Reflections</i> <i>Daily Assignments</i> <i>Chapter Review</i> <i>Chapter Test</i>	<i>1.5 weeks</i>
Chapter 10 (Income and Taxes)	<i>Video Notes and Reflections</i> <i>Daily Assignments</i> <i>Chapter Review</i> <i>Chapter Test</i>	<i>1.5 weeks</i>
Chapter 11 (Housing and Real	<i>Video Notes and Reflections</i>	<i>1 week</i>

Estate)	<i>Daily Assignments Chapter Review Chapter Test</i>	
Chapter 12 (Investing and Retirement)	<i>Video Notes and Reflections Daily Assignments Chapter Review Chapter Test</i>	<i>1 week</i>
Chapter 13 (Global Economics)	<i>Video Notes and Reflections Daily Assignments Chapter Review Chapter Test</i>	<i>1 week</i>
Semester - Final Exam Review	<i>Semester - Final Exam</i>	<i>1 week</i>

Course Evaluation:

The percentage breakdown for semester grade calculation will be as follows:

Skills Practice 35%

Assessments 50%

Final Exam or Project 15%

Formative (Skills Practice) will include daily assignments and workbook checks. Summative (Assessments) will include chapter tests. The Final Exam will cover Chapter 1 through Chapter 13.

Grading Scale

Grade	Percentage	Proficiency descriptors
A+	97-100	<i>Assignments are fully completed in a timely manner and of excellent quality; the student shows superior level of initiative and seeks to <u>go beyond the minimum requirements</u>. Errors are rare or nonexistent.</i>
A	93-96	
A-	90-92	
B+	87-89	<i>Assignments are fully completed in a timely manner and typically of above average quality; the student is conscientious and meets all requirements with few errors.</i>
B	83-86	
B-	80-82	
C+	77-79	<i>Assignments are generally complete (met minimum requirements) and of good quality; assigned tasks have occasional errors.</i>
C	73-76	
C-	70-72	
D+	67-69	<i>Assignments are generally incomplete or of poor quality; the student makes frequent errors in work.</i>
D	63-66	
D-	60-62	

F	0-59	<p><i>Work is poorly done, if at all. Overall performance is inadequate to pass the course.</i></p> <p><i>Note: No name = No credit</i></p> <p><i>Illegible = No credit</i></p> <p><i>Late = No credit (*will <u>STILL</u> complete and submit the assignment)</i></p>
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Classroom Policies and Expectations: Students are expected to adhere to the classroom rules set by the teacher in their assigned classroom, and in accordance with expectations found in the [Student Handbook](#) and [Technology Policy](#).

Academic Honesty Code of Conduct:

“On my honor, I will maintain the highest possible standards of honesty, integrity, and personal responsibility. This means I will not lie, cheat, or steal, and as a member of this academic community, I am committed to creating an environment of respect and mutual trust.”

Violations of this code include, but are not limited to:

- Copying another person’s work or allowing your work to be copied (plagiarism)
- Allowing someone other than yourself to complete work in your name
- Using unauthorized assistance on an assessment or assignment
- Falsifying or manipulating data
- Submitting the same work for multiple courses without instructor’s permission
- Giving answers to other students
- Lying to an instructor
- Tampering with or destroying the work of another student
- Using responses found on the internet, or created with the use of technological means (ex artificial intelligence, etc)

****Any outside sources used on an assignment should be referenced and cited appropriately. ****

Consequences for Academic Dishonesty: At the instructor’s discretion, the student **will** lose partial or full credit for the assignment. The student will be on notice that the incident will be recorded in the gradebook and his/her parent(s) will be informed. Future academic dishonesty incidents will result in a grade of zero for the assignment, a meeting with the principal, and possible loss of credit, suspension, or expulsion. Direct copying is plagiarism. Only original work may be submitted for this (and any other) academic course. If you have any questions about avoiding plagiarism, please visit the [OWL at Purdue's "Avoiding Plagiarism" web page](#).