



Advanced Personal Finance

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Course Overview

This Advanced Personal Finance course equips students with the knowledge and skills needed to make informed financial decisions. Topics include banking, credit, budgeting, investing, career planning, and more; providing a deeper understanding of real-world financial responsibilities and preparing students for long-term financial success.

Course Goal and Outcomes

By the end of this course, students will develop a strong understanding of advanced personal finance concepts, preparing them to make informed financial decisions and manage real-world financial responsibilities with confidence after graduation.

Standards

The state standards for this course can be found at:

[Advanced Personal Finance](#)

****Hard copies of the state standards are available if you do not have internet access at home.***

Units of Instruction:

- Unit 1: Managing Careers and Money
 - Chapter 1: Careers in the Digital Age
 - Chapter 2: Pay, Benefits, and Work
 - Chapter 3: Income Tax
 - Chapter 4: Budget and Records
 - Chapter 5: Checking and Banking
 - Chapter 6: Saving for the Future
- Unit 2: Managing Credit
 - Chapter 7: Credit in America
 - Chapter 8: Credit Records and Laws
 - Chapter 9: Costs of Credit
 - Chapter 10: Problems with Credit
- Unit 3: Managing Resources
 - Chapter 12: Renting a Residence
 - Chapter 13: Buying a Home
 - Chapter 14: Buying and Owning a Vehicle
- Unit 4: Providing Financial Security
 - Chapter 16: Investing for the Future
 - Chapter 17: Investing in Stocks
 - Chapter 18: Investing in Bonds
 - Chapter 19: Investing in Mutual Funds, Real Estate, and Other Choices
 - Chapter 20: Retirement and Estate Planning
- Unit 5: Risk Management
 - Chapter 21: Introduction to Risk Management
 - Chapter 22: Property and Liability Insurance
 - Chapter 23: Health and Life Insurance
 - Chapter 15: Family Decisions

Textbook/Software



Managing Your Personal Finances, 7th Edition- Cengage

Materials Needed

Chromebook, Chromebook Charger, Pencil, and Notebook

Assessment

The students will be assessed in various formats (weighted grades): Major Assessments (60%): Tests, and projects. Minor Assessments (40%): *Quizzes and classwork.

Each quarter is 45%, and the final exam counts for 10% of the students' grades per semester.

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

Student Chromebooks:

Please be aware that a student's Chromebook may be monitored by the teacher or another GCSD employee without notice to the student. If deemed necessary, a record of where the student has been on the Chromebook or on the internet may be given to the appropriate grade-level administrator. The student should not attempt to prevent the monitoring of their Chromebook.

Classroom Expectations

1. Students must be inside the classroom when the tardy bell rings.
2. Students are expected to be actively engaged in the lesson.
3. Be respectful of others and school property. **Disruptive behavior will not be tolerated.**
4. Ask permission before leaving your seat and/or the classroom.
5. **Follow all the rules in the student handbook.**
6. ID should be visible at all times.
7. Students must bring Chromebooks to class **CHARGED** everyday.
8. Students must remain in their seats until the bell rings.
9. No sleeping in class.
10. **Per state law**, no cell phones, earbuds or headphones turned on or visible during instructional time. Students must place their phones, earbuds/ headphones in their backpacks and place their backpacks in the front of the classroom.

Cell Phones Violations

Students are expected to respect the teacher's time and refrain from using cell phones during instruction; students are to be actively engaged in the lesson. Students who violate the cell phone policy face the following consequences:

1. Students will be given a 30 minute detention before/after school and the parent/guardian will be contacted via call and/or email for the first offense.



2. The second time this issue arises, the teacher will contact the parents via call and/or email and a referral will be written to administration for the second offense and any further offenses.

***Should a student choose not to put away their phone, a referral will be immediately made to administration for "Failure to Obey." After the referral is submitted, the parent will be sent an email and text message. Hence, the parent is aware of the situation.**

Consequences for breaking Classroom Rules

1. Verbal warning from the teacher.
2. Parent contact (call or email).
3. 30 minute detention before/after school.
4. Referral to administrator.

Homework

Homework will be limited (as much as possible) to studying for quizzes and tests. Students will be given time to complete all work in class, but there may be times students would need more time. The student would be expected to complete the assignment independently from home using the student's Chromebook.

Late Work

(School Policy)

Ten points will be deducted from the student's grade each day for up to five school days from the assignment's due date. After the fifth school day, late work will not be accepted.

Classwork Policy

Students are expected to complete all assignments during the designated class time. Failure to do so may result in receiving a score of zero for that assignment, as it indicates that class time was not utilized effectively. Please note that make-up work is intended solely for instances of absence.

Extra Help

Students who miss class time or have difficulty keeping up with the class are invited to **make an appointment** for extra help. The teacher asks that students requesting extra help do so a few days before to ensure a clear schedule for the teacher.

Before school will begin no earlier than **8:05** and end at **8:35** with an appointment made.

Last day for assignments Fall:

1st Qtr. late/missing Work must be in by **October 3, 2025, at 11:59pm**

2nd Qtr. late/missing Work must be in by **December 12, 2025, at 11:59pm**



Attendance

Per the South Carolina School Attendance Law, Greenville County Schools has adopted uniform rules to assure that students attend school regularly. Each day that students are not in school, they miss hours of valuable instruction and opportunities for learning that they may not have again. All children must attend public or private school or kindergarten beginning at age five and continuing until their seventeenth birthday. Students are counted present **ONLY** when they are actually in school, on homebound instruction, or are present at an activity authorized by the school principal. Please refer to the student handbook for more information on attendance and tardies.

Lawful absences are defined as:

1. The student's serious, chronic, or extended illness is verified by a doctor's note. Doctors' statements will be valid only when the STUDENT has been examined.
Note: Forgery of notes (Doctor/Physician, Parent) and/or signatures of any kind will result in disciplinary action.
2. Absences due to an illness or death in the student's immediate family are verified by a statement from the parent within two (2) days of the student's return to school.
3. When approved in advance, absences for religious holidays by written request to the principal.
4. Extreme hardships are at the discretion of the principal.

Absent from class

If a student is absent, they are expected to complete all missing work. In addition, the teacher encourages students to complete makeup work (**from absence**) within five days of returning to class.

Seat Time Recovery

If you are over your five days of **UNEXCUSED** absences, the student must attend seat recovery. Students will not pass a class regardless of grade if they do not have enough hours for the course. i.e., a student makes a 96 but misses 11 unexcused days: the student would fail the class and would not receive credit.

Please refer to:

43–234. Defined Program, Grades 9–12, and Graduation Requirements.

II. Provisions for Schools in the Awarding of High School Credit

B. A school may award one unit of credit for an academic standards-based course that requires a minimum of 120 hours of instruction.

Restroom passes

Students are given two (2) restroom passes per day, unless there is medical documentation for an exception. A 30 minute detention will be given to the student if they have used their two bathroom passes and request another.

Parent communication



A parent can sign up for the parent portal (*if you need assistance, please see the guidance office for help*), allowing parents to view student grades throughout the quarter and the report card at the end of the quarter. Also, using the services provided through the backpack portal, the teacher may send out notices about the class through email. One-on-one conversations will be conducted by email or text messages. Using text messages allows for communication when a phone call can not be made. Please remember the teacher has 24 hours (during a typical school day, i.e., Monday- Friday) to respond to emails, phone calls, or text messages. This does not include breaks or weekends, only days teachers are working.

[Classroom Management Plan](#)