

# McNairy Central High School

Teacher: Mrs. Jamie W. Lancaster

## Personal Finance

1/2 Credit – Quarter Class

### Course Description

*Personal Finance* is a foundational course designed to inform students how individual choices directly influence occupational goals, future earning potential, and long term financial well-being. The standards in this course cover decision-making skills related to goal setting, earning potential, budgeting, saving, borrowing, managing risk, and investing. The course helps students meet the growing complexities of personal financial management and consumer decision making.

### Textbook & Textbook Policy

We don't have one. Information will be presented on Google Slides. Attendance is crucial.

### Missing Assignments

If the student is absent from class, it is the student's responsibility to ask for the missing work upon their return to class. 2 consecutive days will be allowed to make it up. If it is not *handed to me* in that time frame, 5 points a day will be deducted. This work must be labeled, dated, and have your name on it.

### Late Assignments

Late assignments will be zero. *What does this mean?* If you are in class and do not turn in that day's work on the day we did the assignment, it is a zero until submitted. Then it is 5 points a day.

### Attendance Grade

Please see attached document for more details.

### Final

A final will be given at the end of the 9 weeks. Every student will take the final.

### Grading Scale

A - 93-100

B – 85-92

C – 75-84

D – 70-74

F – below 70

### Grades will be taken from:

Practice 40%

Assessment 60%

### Chromebook Policy

The Chromebook will be utilized everyday. It is your responsibility to have it with you everyday and to have it charged. Students who do not have the computer on them to use will be given an assignment to complete from the book on paper. If the information is not in the book, the assignment must be completed, on the student's time before returning to class the following day. We will not share computers and you can not use your personal one.

## **Course Standards**

There are *16 course standards* we will cover over the *9 weeks and each one of those standards has multiple parts*. This means we will be taking frequent grades, almost daily. Be here.

The standards are in the areas of:

1. Financial Responsibility and Personal Decision Making
2. Education, Careers, and Income
3. Planning and Money Management
4. Credit and Debt
5. Risk Management
6. Saving and Investing

## **Contact information:**

Parents if you have any questions you may contact me through the school. The phone number is 731-645-3226 and I will return your call as soon as possible. You may also contact me via email at [lancasterj@mcnairy.org](mailto:lancasterj@mcnairy.org) and through the Google Classroom.

**You can (and should) have a separate username and password to view your student's grades, attendance, and discipline records. To request access to the online gradebook, send an email with *Parent name, Student name & grade* to [grades@mcnairy.org](mailto:grades@mcnairy.org). If you have more than one student at MCHS, include all their names and grades. You will receive one login that will allow you to look at all your students.**

Student Signature: \_\_\_\_\_

Guardian Signature: \_\_\_\_\_