

Personal Finance Class Agreement

Brashier Middle College Charter High School

Teacher: Ms. Watkins **Email:** awatkins@brashiermiddlecollege.org

Dear Parents and Students:

Welcome to Personal Finance! In this class, students will learn essential money management skills, including budgeting, saving, credit, loans, and responsible spending habits. Through hands-on activities and real-world simulations, students will practice making financial decisions that impact their future. I'm excited to work with you and your son/daughter this year as we explore the importance of personal finance. I anticipate this class will be a valuable learning experience for the students, and I believe we can achieve great success with your support. Our class theme is Professional Motivation; there is an added focus on understanding and practicing skills needed to perform in a professional atmosphere. We will follow the rules and guidelines set by our principal and school administrators, as outlined in the student handbook. If you have any questions or comments about our class procedures, please don't hesitate to contact me at (864) 757-1800 or by email at awatkins@bmcchs.org.

Business Education Course Description

Personal Finance - (1/2 unit **Required credit to graduate**) Personal Finance is designed to help students develop skills to make informed financial decisions, manage financial resources, and plan for future financial success. Using experiential activities, students will learn the basic principles of personal finance and how to manage their money in a global economy, which include budgeting, banking, insurance, mortgages, savings, investments, inheritance, retirement, tax, and estate planning. Students will also learn about consumer protection laws, internet safety, and cybersecurity, enabling them to safeguard financial information against technology-based attacks.

Computer Usage Guidelines

1. Students may not use any programs except those designated to use by the teacher.
2. Students may not change any of the default settings or download programs on the school computers.
3. Destruction of a computer or any parts of a computer, printer, mouse, disk, or program could result in financial responsibility.
4. Internet use is limited to teacher-approved topics, and surfing the internet is prohibited.

Class Expectations

Students Agreement:

1. We will respect each other and the teacher.
 - a. We agree to work together to provide a safe, fun, and engaging learning environment.
2. No Cell Phones, Headphones, Air Buds, or Ear Pods.
 - a. We abide by the Free to Focus school guidelines
3. Stay Focused.
 - a. We agree to be prepared for class, having looked at the weekly plan BEFORE class starts.
4. No Food or Drinks.

- a. We agree to keep all food and drinks outside the classroom.
5. Attire.
 - a. We agree to always be in uniform (kaki bottoms & black polo tops).

Teacher Agreement:

1. I care.
 - a. I agree to take an interest in you and your presence in my class
 - b. I agree to do my best to convey my interest in your success.
2. I will Respect You.
 - a. I agree to never talk over you.
 - b. I agree to listen and be attentive.
3. I Will Encourage You.
 - a. I agree to give you positive feedback.
 - b. I agree to do my best to keep you involved in class.
4. I will be Prepared.
 - a. I agree to return materials to you in a “timely manner”.
 - b. I agree to inform you if I fall behind.
5. You will be Prepared.
 - a. I agree to give you only the information that is important for the class subject.
 - b. I agree to never add new information at the last minute.

*Consequences will result if class expectations are not met.

Consequences

All students will be held accountable for their actions. Consequences will be determined case-by-case and may include, but are not limited to lunch detention, after-school detention, and removal from class for a short period of time.

Grading Procedures and Policies***Course Evaluation***

Minor Grades 30% (In-class participation,
EverFi Lessons and interactive lectures)

Participation 10% (Unit worksheet
(homework))

Major Tests 60% (test, papers & projects)

Final Exam 10%

All work is expected to be completed and turned in by scheduled due dates. All class assignments are on the Weekly Plan and posted in Google Classroom. Brashier’s late work policy will be enforced. No assignments will be accepted after the one week grace period.

Make-up work will be accepted for **EXCUSED** absences only.

- Per the student handbook, it is the responsibility of the student to request any missed assignments.
- missing/make-up work must be requested **on the day the student returns** to Ms. Watkins’ class following an absence (this applies to EXCUSED absence ONLY)
- Late work will not be accepted for in-class assignments if a student was present when the assignment was given.

Budgeting Sheets

As part of our classroom economy, students will complete a weekly budgeting sheet to track the money they earn from their in-class jobs and how they choose to spend it. Each week, I am asking parents/guardians to review and sign this sheet to help students stay accountable and practice responsible money management. I also encourage you to include any extra money you provide outside of basic needs; for example, money spent on eating out, new clothes or shoes, or other fun activities. Students will subtract these amounts from their weekly income to create a more realistic picture of managing personal finances. This activity is part of our real-world simulation where students apply and interview for class jobs, receive weekly paychecks, and pay monthly classroom “bills” such as rent, internet, and utilities. The budgeting sheets will be collected every week and will contribute to a monthly grade, reinforcing the importance of consistent tracking and accountability. Your active participation is greatly appreciated!

Retesting

To qualify for a retest, students must complete the Unit Review and attend Academic Assistance (AA). Retests will feature questions that are different from those in the original test (Fill in the blank and short answers). The final grade for the retest will be calculated as the average of the scores from both the original test and the retest. Retesting will only be offered for actual test. Students will ***NOT*** be allowed to recreate or make up major projects. All major projects are given full class periods to complete.

After reading this letter please sign and return the bottom portion to me, Ms. Watkins. Again, please feel free to contact me at any time. I am looking forward to a great year.

Sincerely,
Ms. Watkins, CTE Teacher

I have read the parent/student letter. I have an understanding of the class objectives, expectations, and grading policies and procedures.

Student's Signature

Parents' Signature

Date

Date

PARENT CONTACT INFORMATION (Please Print)

Guardian Name _____

Guardian Email _____

Contact Number(s) _____