



Syllabus and “Classroom Management” Plan for

Personal Finance (PF)

Instructor's Name: Ms. Holladay

Instructor's Email: nholladay@nohum.k12.ca.us

Classroom: 209

I am looking forward to getting to know all of you. We are going to learn together. Let's all do our very best for everyone to be able to learn, feel comfortable, and welcome. I am here to help. We got this!!

Text: None. We will Primarily be using [Next Gen Personal Finance](#) materials (NGPF). This is a nonprofit that has great materials although I make modifications & edits to their materials. Additionally we will use handouts, spreadsheets, your school Google account, and other support materials as needed.

NGPF: *Our mission is to revolutionize the teaching of personal finance in all schools in order to improve the financial lives of the next generation of Americans. ... This grassroots movement of personal finance educators has committed to Mission: 2030.*

Google Classroom Codes - We will use this in every class!! You are **expected to check it every class day!!** Thank you

4th period: [ou32dk6](#)

5th Period: [25mnieg](#)

Goal of this Course: Personal Finance teaches financial aspects of career planning, money management, consumer rights and responsibilities, personal decision making, buying and caring for a vehicle, checking and banking services, credit management, saving for the future, interest, investments, and buying insurance. The activities in this course include real life projects that teach skills necessary to manage one's personal finances. Below is a list of the units I intend for us to cover this year & hopefully in this order.

Units for the Year: Personal Finance Units Planning to Cover & Hopefully In this Order

Semester One

- 1st - Checking
- 2nd - First Job/Career
- 3rd - Savings
- 4th - Paying for College (Oct.)
- 5th - Alternatives to 4-Year Colleges
- 6th - Financial Pitfalls

Semester Two

- 7th - Types of Credit (Include Calculating Interest)
- 8th - Managing Credit
- 9th - Investing
- 10th - Taxes (Middle of Feb.)
- 11th - Budgeting
- 12th - Insurance

Materials:

- **Chromebook/Personal Device** - Everyday & fully charged - Thank you!!

- Writing utensils (at least two)
- Paper
- A place and a way to keep your stuff/work/notes organized. i.e. three-ringed-binder & back-pack

If you need any of the above materials and cannot get them, let me know, and I will do my best to get you what you need.

Rules and Expectations:

1. Please be thoughtful. If you have Covid symptoms or have been exposed please do the right thing. thank you
2. Follow all rules and regulations of Arcata High School & Northern Humboldt school district.
3. When the teacher, fellow student, staff, or visitor is addressing the class, you will be **respectful** by actively listening.
4. Be respectful to yourself and others. This includes but is not limited to advocating for yourself & being a great teammate
5. Come to class on time - **In your seat when the bell rings.**
6. **Please be in class & present. Including: No cell phones, gaming, etc**
7. Be prepared at all times
8. Give your best effort at all times (this includes being on the current task)
9. Check Google Classroom every class day!!!
10. Check your grades regularly in StudentVue/Synergy

CELL PHONES: You should not be on your phone during class time. Your phone(s) should be **TURNED OFF** and put away during class time, this includes when you use the restroom! You will leave your phone in the classroom. No phones to the restroom. Not on vibrate but turned off. If I see or hear your phone, it will go to the office. This is your only warning!! If you are unwilling to hand over your cell phone, I will contact your parents, fill out an incident report and contact admin. Please don't make me do this. There will be consequences. Why no cell phones in class??? Remember I don't want your phones. I want a class that is about learning, fun & respectful.

You are expected to bring your device (chromebook, compertur, etc) charged and to class every day. You should use this to check studentVue/Synergy, google classroom etc. This is not for watching Youtube gaming etc but for school & class appropriate activities. Thank you

TIGERS RISE!			
RESPECTFUL in acting responsibly and ethically toward ourselves, each other, our work, and our environment.	INCLUSIVE in creating an empathetic, collaborative community where every member is welcomed, valued, seen and heard.	SAFE in supporting the physical and emotional health and wellbeing of ourselves and others.	ENGAGED in using our strengths to face challenges and encourage each other in reaching individual and collective goals.
▪ Come to class on time, with the	▪ Listen to understand, especially when perspectives are	▪ Keep trying, especially when things get difficult	▪ Follow cell phone policy - NO PHONES in Class

materials you need to succeed ▪ Clean up work space at the end of class ▪ Follow Academic Honesty Policy ▪ Please listen with your full attention while I am talking	different from your own ▪ Work collaboratively with all classmates ▪ Have patience with yourself and others ▪ You will work with others.	▪ Ask for help when needed ▪ Use classroom materials as they were intended to be used and follow safety instructions	▪ Participate in class discussions, ask questions, and encourage others ▪ Stay focused on tasks and help others do the same
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Consequences for choosing to ignore the rules

Verbal warning → Contact Guardians And/or Admin Involvement

Grading Policy for Personal Finance:

40% Assessments: i.e. tests, quizzes, etc. This is primarily the students opportunity to show the knowledge of the subject and will be graded mostly for comprehension. - Mostly using scantron (multiple choice)

50% Assignments: This will primarily include in class activities that you were unable to complete. These are an opportunity for students to practice and will be graded primarily on effort, completion, following directions, and comprehension. I will do my best to keep grades up-to-date. Check your grades regularly! If you think there is an error, talk to me.

10% Participation: This will include **talking to your classmates**, practice exams, warm-ups, class activities, Kahoots, plus college and career readiness and will be graded similarly to assignments. Students will be learning Personal Finance as it relates to a variety of different fields and will be practicing good workplace behaviors: be respectful to self & others, be on time & prepared, put forth your best effort, stay on task, and maintain a good attitude.

Grading Scale
93-100% = A
90-92% = A-
88-89% = B+
83-87% = B
80-82% = B-
78-79% = C+
73-77% = C
70-72% = C-
68-69% = D+
63-67% = D
60-62% = D-
0-59% = F

**Before you
Speak/Send/Post**

THINK

T - is it True?

H - is it Helpful

I - is it Inspiring/Informational?

N - is it Necessary?

K - is it Kind?

Emailing and comments in Google Classroom. They need to be thoughtful and professional. I want you to feel comfortable contacting me. I also want you to please be thoughtful about the amount of emails that I receive. **So please read** (there is a google extension that can read for you **Read Aloud**) **all that I post and email to you carefully.** Please don't ask me questions that have already been answered in google classroom or the syllabus. If in doubt, please contact me. I generally respond within 24 hours (except on weekends & holidays). If I don't respond, please let me know. Thank you

Please do not dispose of any "returned/graded" work until you see it in the grade book! Thank you

If you need help, Please let me know ASAP, talk to me in class, email me, see me during Flex Time, make an appointment, etc. Please Don't Wait

Attendance: Regular attendance and being on time to class is mandatory to ensure educational success. Generally most students that don't come to class struggle and don't pass. Please let me know & **check Google Classroom every class day!!** **Much of class work will be difficult to make-up due to the nature of the activity.** This will be even more so this year than in past years. We will do a lot more group work this year. Students are responsible for obtaining and completing missing work/quizzes/tests/in class activities/etc in a **timely manner**. **If you cut class or have an unexcused absence you will not be able to make-up missed work. You will receive a zero. This includes exams.**

Excused absences will receive full credit for work. You will have the amount of time absent (for excused absences ONLY) to turn in work for full credit. I.e. out for two days, on the third day of your return, you must turn-in/show missing work. It is your job to make-up missed work in a timely manner or you will receive a zero. **This includes exams.** My goal is to keep google classroom and grades up-to-date. **Use them!**

Homework: Homework will generally be any unfinished class work. I don't assign much homework for this class. If you are in class & on task you will have little to no homework in this class. However this is a math class for credit plus we all work and learn at different paces so some of you will have work to do outside of class. Take pride in your work! Please use full sentences (mostly), proofread & "**highlight**" your work, and give thoughtful and complete answers (especially that done in google classroom).

My goal is to give you ample class time to work, use it wisely. If you miss class, please be prepared to spend that time working outside of class. Remember to take breaks, follow the 20/20/20 rule and please don't spend too much time in front of/on electronics. Please go outside every day!

Cheating/plagiarizing will not be tolerated. Any student caught cheating/plagiarizing will receive an Zero on the assignment for the first offense. The second offense will result in an "F" grade for the entire grading period. Your work needs to be your own; however, I encourage you to work with and discuss your ideas with others in and outside of class.

Late/missing work: Please turn your work in on time! In the past I did not accept late work. I hope to not have to implement it this year. **Late work will not receive full credit** (usually 30% off), unless it is an excused absence or an accommodation. Late work can add a lot of extra work to the teacher. **This class is more fun if we are working on the same topic/assignment.** However, the most important aspect of this class is that you are learning; thus **generally I take work most late assignments for partial credit for the term only.** **I WILL NOT BE TAKING LATE WORK AFTER THE END OF EACH GRADING PERIOD** (9/29, 11/3,

12/21, 3/1, 4/26, 6/13.. Note I can not take late work after the end of the semester, since I have grades due. I do not offer incompetes. Please plan accordingly. Thank you.

Tarties: Please come to class on time!! **Coming to class, coming on time & being ready to learn is the best path for success.** If you are not in your assignment seat when the bell rings, you are tardy & will be marked tardy. If you are perpetually late to class, there will be consequences and your learning will be impacted.

I am excited about this upcoming year. Let's all make the best of it!! We are going to learn a lot, work hard, have fun, and work together as a team to make this a fantastic and successful year!

*****This is a living document and I reserve the right to make necessary changes/edits!**

----- cut along here

Name (First - preferred & last - legal): _____

Date: _____ **& Period:** _____

Please read through with your guardian/parent & both need to sign. Then return the Signed portion only. Keep the syllabus for your records & we will be using it again.

I agree that we have read through the syllabus:

Guardian/Parent (NOT to be Forged - this is a crime) : _____

Student: _____