

## PERSONAL FINANCE: Semester 1: 2018-2019

*This is a REQUIRED COURSE for graduation*

*This grade **will** impact your GPA*

Welcome to Personal Finance! I am looking forward to the semester that we will spend together. I will do my very best to accommodate you and your needs. A POSITIVE ATTITUDE is all we need to get started.

This may be one of the most important classes you will take in your high school career, so your attention and attendance in every single class is critical.

### **Social Expectations** for the STUDENT:

- Understand an individual's rights, roles, and responsibilities in a community
- Exhibit awareness of and respect for individuals and cultural differences
- Function as a positive participant in a group

### **Academic Expectations** for the STUDENT:

- Write effectively for a variety of purposes
- Evaluate, interpret and utilize data
- Demonstrate research skills
- Demonstrate an understanding of various forms of technology

### **Course Outline:**

You will be provided with the tools necessary to make sound financial decisions that they will face upon graduation. The course is designed to allow you to walk away with an actual plan for their employment and financial future. Personal Finance will provide you with a strategy to maximize their earnings potential and have the budget know-how to plan to live within their future income level. In addition, you will be provided with an understanding of risk and insurance and the decision-making skills to solve consumer problems, such as buying a home or car.

The students will evaluate and interpret financial data, as it relates to the following SIX units:

- 1) Earning a Living, Career Planning, & Payroll Taxes
- 2) Spending (Cars, Houses) & Credit
- 3) Risk & Insurance
- 4) Personal Banking/Checking
- 5) Managing Finance & Budgeting
- 6) Saving & Investing for the Future

Each unit will be assessed using a variety of methods, which may include real-world simulations, short quizzes, oral and written assignments, independent and group participation, and homework. **Assignments are due on the dates specified in advance by the teacher.**

Your GRADE is determined using the following criteria:

- 40% TESTS** (*Unit Tests—6 unit tests for the entire course*)
- 30% WRITTEN ASSIGNMENTS & SIMULATION PROJECTS** (*Business Article Critique, Income Tax Preparation, Simulated Budgets, Shopping for Savings Account, Credit Brochure, Presentations*)
- 20% IN-CLASS WORK** (*Read & Respond, Internet Research*)
- 10% HOMEWORK** (*Research, finishing worksheets, news article reviews, etc.*)

There will be a decent amount of notes to be taken in this class so it is wise to have a designated notebook.

You are expected to bring your assigned textbook, writing utensil and designated notebook to every single class unless otherwise stated.

When you are absent, all work must be made up within two (2) school days following your absence. It is YOUR responsibility to obtain the assigned work. Late assignments will lose 10% per day late (three days max).

If you have any questions about anything at any time never hesitate to ask.

I'm looking forward to a great semester! *Mr. Zyrlic*

 (860) 535-0337  [zyrlisc@northstonington.k12.ct.us](mailto:zyrlisc@northstonington.k12.ct.us)