

DAVE'S DAILY TIP

YOU KNOW WHAT
YOU CAN DO WHEN
YOU DON'T HAVE
ANY PAYMENTS?
ANYTHING
YOU WANT.

Personal Finance Syllabus

*2018 - 2019 *

Teacher: Mrs. Frahm

Phone: 208-482-6074 ext. 225

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Room: 107

Office Hours: 8:00 a.m. – 3:30 p.m.

Course Description: Throughout this course you will learn methods to avoid debt and build wealth. Emphasis will be put on planning, budgeting, savings, wealth building, and giving. Students will learn how to set and accomplish money goals. Common core practices will be emphasized in the implementation of this course.

Textbook/Materials: Foundations in Personal Finance (High School Edition)
By Dave Ramsey

CLASS INFORMATION AND EXPECTATIONS

- *Arrive to class on time*
- *Be prepared with supplies, coursework*
- *Show respect for others*
- *Ask questions!*
- *Utilize resources and time efficiently and properly*
- *Listen carefully and follow directions*
- *Engage and work hard in class*
- ***Use of cell phones or iPods is prohibited.***

Attendance: There is no such thing as an “excused” absence. Although there may be times when it is physically impossible to be present in class, this is a “reason”, not an “excuse”. Every day is important! Your success in this course is directly related to how often you are present. If you are absent, it is your responsibility to get the work and notes that you missed. If you are on campus during any portion of the school day, any scheduled quizzes or tests must be taken. It is your responsibility to come see me if you arrive late to school or leave early and miss my class period.

Tests and Quizzes: Students will be notified in advance of quizzes and tests. All tests and quizzes are available for review in the assignments completed basket.

Course Outline:

Unit 1: Saving and Budgeting

- **Chapter 1. Introduction to Personal Finance**

Introduces the topic of personal finance, explores the evolution of the American credit industry, and highlights the importance of both knowledge and behavior when it comes to managing money.

- **Chapter 2. Saving**

Emphasizes the importance of saving and explains the three reasons to save: emergencies, large purchases, and wealth building.

- **Chapter 3. Budgeting**

Explores the purpose and process of writing a budget and the basics of banking, including balancing and reconciling a checking account.

Unit 2: Credit and Debt

- **Chapter 4. Debt**

Identifies the devastating costs of using debt as a financial tool, debunks credit myths, explains the elements of a credit score, identifies organizations that maintain consumer credit records, and summarizes major consumer credit laws.

- **Chapter 5. Life after High School**

Explores 21st Century post-secondary education and career options, highlights the importance of avoiding debt as a young adult, and explains how to cash flow a college education.

- **Chapter 6. Consumer Awareness**

Identifies factors that influence consumer behavior and the effect of inflation on buying power.

Unit 3: Financial Planning and Insurance

- **Chapter 7. Bargain Shopping**

Highlights the importance of bargain shopping as part of a healthy financial plan and identifies important negotiation strategies.

- **Chapter 8. Investing and Retirement**

Establishes basic investing guidelines, describes and compares various types of investments, and identifies elements of employer benefits and retirement plans.

- **Chapter 9. Insurance**

Identifies the purpose of financial risk management as well as the appropriate and most cost-effective risk management strategies.

Unit 4: Income, Taxes, and Giving

- **Chapter 10. Money and Relationships**

Identifies the differences among people's values and attitudes as they relate to money and highlights communication strategies for discussing financial issues.

- **Chapter 11. Careers and Taxes**

Examines the importance of pursuing a career in line with your strengths, the elements of effective goal setting, the best practices of successful people, and types of income and taxes.

- **Chapter 12. Giving**

Highlights the importance of giving of your time, talents, and money in order to serve others and leave a lasting legacy.

Grading: Students earn their grades by actively participating in class and completing class work, quizzes, projects, participation, tests and end of quarter exams. Assignments that are submitted without a name will receive a grade of zero on the assignment.

40% Participation in class, group problems and interpretations

40% Classroom assignments

20% Test and quizzes

COSSA District grade scale:

97-100	A+
94-97	A
90-93	A-
87-89	B+
84-86	B
80-83	B-
77-79	C+
74-76	C
70-73	C-
67-69	D+
64-66	D
60-63	D-
59 or below	F

Late Work: Late work will not be accepted, students must complete and hand in all assignments by due date. If student is absent due to an excused illness, 5 days will be allowed to make-up work.

**** Note: Mrs. Frahm retains the right to make changes, additions, and deletions to the course ** throughout the course. Students will be made aware of any changes.**

Dear Students and Parents,

Please sign and return this portion of the page by Monday, October 22nd. If you have any questions, please feel free to contact me by email and I will promptly respond.

Thank you,

Mrs. Frahm

Mrs. Frahm,

We have read and understand the course syllabus for the Personal Finance course.

Student Name (Print)

Student Signature

Date

Parent/Guardian Name (Print)

Parent/Guardian Signature

Date