**Tellico Plains High School**

**Personal Finance Course Outline**

**2013-2014 School Year**

Instructor: **Mrs. Donna Lynn**

Graduate of Tellico Plains High School ----------------------1987

Associate of Arts Degree, Hiwassee College ----------------1989

Bachelor of Science, Tennessee Wesleyan College --------1991

Master of Science in Curriculum and Instruction,

University of Tennessee in Knoxville -------------1997

Educational Specialist Degree,

Lincoln Memorial University -----------------------1998

Certified in Mathematics since ---------------------------------1991

Teacher at Tellico Plains High School since -----------------1991

Chairperson of the mathematics department at

Tellico Plains High School since -------------------1993

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Class Times: 1st semester 5th & 6th periods

**Course Description**

Personal Finance is a course designed to inform students how individual choices

directly influence occupational goals and future earnings potential. Real world topics

covered will include income, money management, spending and credit, as well as

saving and investing.

**Learning Expectations:**

Students will design personal and household budgets; simulate use of checking and

saving accounts; demonstrate knowledge of finance, debt, and credit management; and

evaluate and understand insurance and taxes. This course will provide a foundational

understanding for making informed personal financial decisions.

**Personal Finance Standards**

Standard 1: Income

Standard 2: Money Management

Standard 3: Spending & Credit

Standard 4: Saving & Investing

**CLASS RULES**

**STUDENTS SHOULD FOLLOW THE RULES FOUND IN THE STUDENT HANDBOOK**.

All students will be expected to be dressed in acceptable school clothes, **in their seat**, and prepared to start class at the sound of the tardy bell. “Prepared to start” means that assignments from the previous day are complete, all talking has ceased, and that students have pencil, paper, notebook, and textbook ready to begin class. Failure to be “prepared to start” will be considered a tardy in this class.

All students are responsible for each day’s work and assignments. Should one know in advance that one will be absent from class; it is the students’ responsibility to contact Mrs. Lynn prior to their absence to obtain that day’s work. If a student is sick, they should contact a classmate or the instructor about the day’s assignment. Failure to get the assignment will result in one’s not being “prepared for class”.

Each student’s conduct and behavior will be observed daily by the instructor. Students should exhibit cooperation, respect themselves, respect others, show respect toward the instructor and school property and property of others. Verbal reprimands and trips to the office will be exercised if one should fell to comply.

Other disciplinary problems which arise will be dealt with in a manner set out by the Tellico Plains High School Student Handbook and the instructor including tardies. Disruptive and immature behavior will not be tolerated.

**EVALUATION PROCEDURE**

Each student will be evaluated on the basis of performance in each of the following areas:

(a) Announced and unannounced quizzes (30%)

(b) Selective homework assignments (30%)

(c) Notebook and Chapter Tests (40%)

Six weeks and semester grades will be determined as follows:

A= 93-100 B= 85-92 C= 75-84 D= 70-74 F= 69 or below

No grade will be given above 100 and no grade will be given below a 60 for a **nine weeks grade**.

**\*\*\*\*\*\*\*Progress reports\*\*\*\*\*\*\*\*\***

**Each student will be given a progress report every three weeks to take home with their current grade. Promptly return these signed reports since they will be worth extra credit points.**

**PORTFOLIO (Notebook) & PROJECTS**

The portfolio must consist of all assignments and a cover sheet. Each student is responsible for the up keep and organization of his or her own notebook. At the end of each nine weeks, a notebook test will be given over the contents of the portfolio. The notebook test will count as a test score (40%) of the nine weeks grade. Projects will count as quiz grades (30%). In the past, projects have included scavenger hunts, quilting activities, and origami (paper folding).

**GRADED HOMEWORK**

Each nine weeks, teacher-desired homework will be graded as a homework grade (30%). Each student will be allowed 2 late homework grades (minus 10 points on the grade of that assignment) per nine weeks. After the second late grade, other homework not received on time will result in a zero. If a student is absent the day the assignment is turned in for a grade, they must turn it in the day they come back. If a student does not write the problem or show necessary work on assignments, they could have up to 25 points deducted from the grade on the assignment.