

# PERSONAL FINANCE

## 6TH HOUR (1:44-2:44PM)

**CLASSROOM CODE: QFZGYTA**



### TEACHER INFORMATION

**Mrs. Jennifer Callaway**

(417)473-6101 Ext 137

[jcallaway@nianguaschools.com](mailto:jcallaway@nianguaschools.com)

Planning Period: 1st Hr (8:00-9:00am)

### CLASS DESCRIPTION

**This course can be taken for College Credit through Ozark Technical Community College.**

Understanding and managing personal finances are key to one's future financial success. This one-semester course presents essential knowledge and skills to make informed decisions about real world financial issues. Students will learn how choices influence occupational options and future earning potential.

Students will also learn to apply decision-making skills to evaluate career choices and set personal goals. The course content is designed to help the learner make wise spending, saving, and credit decisions, and to make effective use of income to achieve personal financial success..

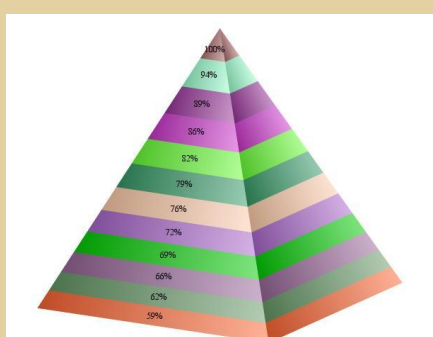


### GRADING SCALE

**Letter grades will be assigned based on percentages indicated in the student handbook.**

Student grades will be based upon the total number of points earned on a combination of unit tests, quizzes, daily work, reports, group projects, etc. The final exam will account for 10% of the total course grade.

Students are expected to keep up with their own grades. I will discuss grades before and after school or on assigned days – NOT DURING CLASS TIME.



### LEARNING OBJECTIVES

1. Students should be able to identify components and sources of income.
2. Students should be able to explain how sound financial decisions can increase a person's standard of living and wealth.
3. Students should be able to develop a career path based on rational decision making, appropriate research and self-reflection.
4. Students should be able to apply decision making to personal financial choices (planning, maintaining and analyzing money management) throughout various stages of financial status.
5. Students should be able to evaluate how insurance (e.g., auto, home, life, medical and long-term health) and other risk management strategies protect against financial loss.
6. Students should be able to design a financial plan (budget) for earning, spending, saving and investing.
7. Students should be able to compare the benefits and costs of alternatives in spending decisions.
8. Students should be able to compare sources of credit (e.g., credit cards, consumer loans, auto loans, student loans).
9. Students should be able to demonstrate awareness of consumer protection and information (e.g., identity theft and scams).
10. Students should be able to describe the rights and responsibilities of buyers and sellers under consumer protection laws.
11. Students should be able to compare consumer choices for saving and investing.
12. Students should be able to demonstrate how to put together a presentation using PowerPoint.
13. Students should be able to demonstrate how to use the Internet for research.

# PERSONAL FINANCE

## 6TH HOUR (1:44-2:44PM)

### CLASSROOM CODE: QFZGYTA

#### LATE/MISSING WORK

Excused absence = 1 week to make up your work.

**\*\*Late Work \*\***

While most assignments will be completed in class, on occasion, you will have homework (i.e., work done on your own time) that I expect to be turned in on the given due date. I also realize that "things come up," so in the event you miss a due date I will still give partial credit for your work. a penalty of 10% per day it is past due will be applied.



#### RULES OF RESPECT

### DO

BE ATTENTIVE

BE ENGAGED

BE POLITE

BE PUNCTUAL

BE READY TO LEARN

### DO NOT

SLEEP DURING CLASS

BULLY ANYONE IN ANY FORM

USE INAPPROPRIATE LANGUAGE

USE TECHNOLOGY INAPPROPRIATELY



#### DUAL CREDIT INFORMATION

**Course Number: BUS 115**

**Credit Hours: 3**

**Online Registration This Year**

**(Watch for more information soon.)**

All students who are over the age of 16, or who are turning 16 during the semester and has instructor approval, can sign up to take this course for college credit. The coursework will be the same for all students.

All fees for the course will be paid by the District. If you sign up and receive a bill in the mail just bring it in and we will take care of it.

#### Elective Options: Dual Credit Courses

##### Benefits of taking dual credit courses:

- Earn college credit while in high school.
- Set yourself apart from other college or scholarship applicants.
- Put yourself ahead of other freshmen entering college.
- Gain experience taking college-level coursework.



#### VIRTUAL LEARNING GUIDELINES

**Be sure you know all your passwords!!!**

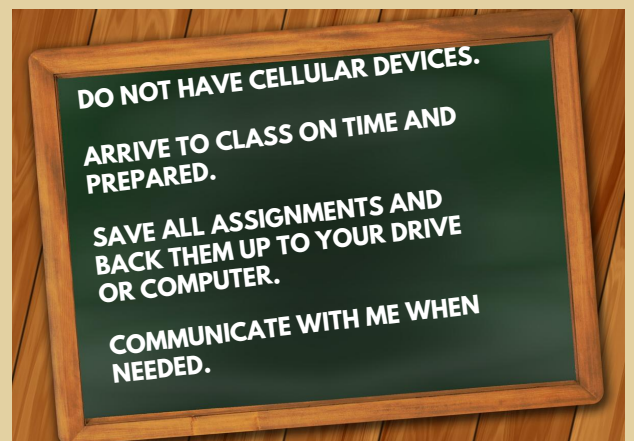
Be sure that you and your parents have read the Virtual Guidelines posted by the district. These rules will be applicable to this course. Log into the class link found on Google Classroom on time. If you are late joining you will be counted absent. Find a spot for class with no distractions. Never join our class from your bedroom or bathroom. Dress appropriately for class. The better you look the better you feel! Put your cell phones away during class.

Mute your microphones but activate your cameras so I can see all students attending class.

Be an active class participant during questions and discussions. Cheating and plagiarizing will be immediate write-up and a grade of 0 will be assigned.

MOST IMPORTANTLY....always communicate with your teacher. If I don't hear from you your parent will hear from me :(

#### KEYS TO SUCCESS



While unforeseen events do happen that can make school difficult, pursuing success is a choice. To help ensure every student is successful please follow the guidelines listed above.

**STUDENT SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_**  
**PARENT/GUARDIAN SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_**