

Name of School:

Name of Course: **Managing Your Personal Finances**

Instructor Information

Name:
E-mail address:
School phone number:
Best times to be reached:

Course Description

This course is designed to teach students about all aspects of personal finance. It will include such things as applying financial information, setting financial goals, exploring earning potential, investing, and understanding the importance of saving.

District Standards and Power Benchmarks

Power Standards

1. Evaluate and identify risk management options. "Cover your assets!"
2. Demonstrate financial responsibility and planning skills. "Plan for the Future"
3. Assess the value, features, and planning processes associated with savings, investing, and asset building. "How do I accomplish this?"

Power Benchmarks

1. Understand the importance of ethics in dealing with financial situations (Various)
2. Apply essential principles of investing to financial decision making (11-15)
3. Consider potential investment products (12-14)
4. Integrate investment theory into financial decision making (Virtual Stock Exchange www.vse.marketwatch.com)
5. Make financial decisions using a personal spending plan (8)
6. Assess basic services offered by financial institutions (9, 10)
7. Evaluate potential sources of credit (16-19)
8. Research options for retirement planning (15)
9. Determine personal income tax obligations (6, 7)
10. Compare insurance instruments (25-27)

Course Information

Course is for students in grades 10 thru 12
Length of course is one term
Course is worth .5 credits

Course Outline

Saving For the Future
Investing For the Future
Investing in Stocks
Investing in Bonds
Investing in Mutual Funds Real Estate and Other Choices
Retirement and Estate Planning
Credit in America
Credit Records and Laws
Responsibilities and Cost of Credit
Problems with Credit
Introduction to Risk Management
Property and Liability Insurance
Health and Life
Pay, Benefits, and Working Conditions
Federal Income tax
Budgets and Financial Records
Checking Accounts and Banking Services

Text/Other Required Materials/Resources

Textbook- Managing Your Personal Finances 6th ed. Joan S. Ryan
Managing Your Personal Finances Student Activity Guide
Pen and pencil
Notebook

Instructional Procedures & Support

A. Instructional procedures include silent reading, lecture (PPT), guided practice, independent practice, simulations and group work.
B. Students responsible for asking instructor for make up work.

Classroom Management Procedures

Students follow directions the first time given
Students need to bring materials to class
Students are in their assigned seats when the bell rings or they will be counted tardy
Students are expected to respect other people in the classroom. Inappropriate comments or behavior will not be tolerated at any time.
Students are expected to use time in class effectively.

Assessment Plan

Chapter Quizzes
Unit Tests
Journals
Journal Presentations
Letter writing project
Projects and activities
Final Evaluation

Grading Scale

A	93 and above	Firm command of knowledge domain
A⁻	90 - 92	High level of skill development Exceptional preparation for later learning
B⁺	87 - 89	Command of knowledge beyond the basic concepts of knowledge
B	83 - 86	Advanced development of most skills Has prerequisites for later learning
B⁻	80 - 82	
C⁺	77 - 79	Command of the basic concepts of knowledge
C	73 - 76	Demonstrates ability to use basic skills Lacks a few prerequisites for later learning
C⁻	70 - 72	
I		The letter "I" indicates the student has not satisfactorily achieved the grade/course-level benchmarks and/or has missing work. "I" status is temporary and not a final grade. The letter "I" may affect athletic eligibility.
D⁺	67 - 69	Lacks knowledge of some fundamental ideas
D	63 - 66	Some important skills not attained
D⁻	60 - 62	Deficient in many of the prerequisites for later learning
F	59 and below	Most of the basic concepts and principles not learned Most essential skills have not been demonstrated Lacks most prerequisites needed for later learning