Welcome to Personal Finance! I am very excited to work with you through this coming quarter. This is a required course for graduation. This course will provide a foundational understanding for making informed personal financial decisions.

Course Description
This course gives students a consistent framework for thinking through financial choices in order to improve their well-being. Decisions require action. Students who take charge of their finances are better prepared to invest in themselves and cope with the financial ups and downs that life will bring. An activity and project-based approach will be used.

Course Goals
By the end of this course, you will be able to:

- Use a career plan to develop personal income potential.
- Demonstrate financial responsibility and planning skills to achieve financial goals for a lifetime of financial health.
- Manage money effectively by developing spending plans and selecting appropriate financial instruments to maintain positive cash flow.
- Make informed and responsible decisions about incurring and repaying debt to remain both creditworthy and financially secure.
- Evaluate and identify appropriate risk management options, including types of insurance, non-insurance, and identity protection.
- Assess the value, features, and planning processes associated with savings, investing, and asset building, and apply this knowledge to achieve long-term financial security with personal and entrepreneurial goals in a global market.
- Understand human, cultural, and societal issues related to financial literacy, and practice legal and ethical behavior.

Course Materials
- Class website: http://file.solon.k12.ia.us/~jodi_leimkuehler/site/finance.html
- Pen/pencil
- Notebook paper
- 3-ring view binder (1”)
- Dividers (optional)
Expectations

- Be respectful
- Be responsible

Grading/Evaluation

This course uses standards-based grading. Your grade in this course will reflect what you know and can do in relation to the learning goals.

How does standards-based grading work in Personal Finance class?

You will be provided multiple opportunities to practice each goal, however, this practice will not be recorded as part of your grade. All assignments are directly tied to the projects. It is through these practice opportunities that you receive feedback from me to ensure success on the projects that do affect your grade. Deadlines are still important and are expected to be met in order for me to be able to provide quality and timely feedback. Past experience has shown that students who do not complete the practice struggle to master the learning goals.

What are the standards?

In this course, I refer to the course standards as learning goals. Please refer to the Course Goals listed on page 1. You will be expected to master these skills. Within each unit, the overall standards are broken down into more specific learning targets. You will be provided a list of learning targets at the start of each unit.

How is my grade determined?

Projects and the final portfolio will be used to determine your level of understanding of the learning goals. The following rubric will be utilized:

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<th>4</th>
<th>3.5</th>
<th>3</th>
<th>2</th>
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<tr>
<td>Demonstrates thorough understanding of course standard</td>
<td>Demonstrates understanding of course standard</td>
<td>Demonstrates a developing understanding of course standard</td>
<td>Demonstrates partial understanding of course standard</td>
<td>Demonstrates minimal understanding of course standard</td>
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Your grades on the learning goals may fluctuate as the course progresses and as you become more skilled and knowledgeable.

What if I can do better?

You may choose to be reassessed on any learning goal you feel you did not perform well on. Since this course is based on projects, reassessments come in the form of reworking the area(s) of the project that you did not perform well on. Your level of understanding shown on the reassessment will replace your previous score.

There will be one summative assessment, a cumulative final project. This will be the portfolio you will be building throughout the course. This portfolio is meant to be a guide for your use in the future. It is worth 50% of your overall grade.

Your grades will be available on PowerSchool. Grades will be updated after each project. Please monitor your grades carefully but remember these are flexible; you can reassess on any learning goal. It is your responsibility to check grades throughout the quarter and report any grade discrepancies to me.
Office Hours

Before school  by appointment
1st Block  8:20-9:45
Seminar A  by appointment
Seminar B  11:49-12:19
After school  3:15-4:15

Strategies For Success

- **Ask questions.** There is no such thing as a stupid question. If you feel uncomfortable asking a question in class, see me outside of class time or e-mail me.

- **Complete the assignments.** The best way to learn the material is to apply the concepts. Practice, practice, practice!

- **Seek extra help.** Additional help is available before and after school, during seminar, or by appointment.

- **Be responsible for yourself** or it could affect your grade.

Plagiarism Statement

Honesty and integrity are very important; therefore, plagiarism and other forms of cheating are completely unacceptable and will not be tolerated. Any work found in violation will receive a zero.

Closing Remarks

I am looking forward to this quarter and I hope to offer you a great learning experience in Personal Finance. My door is always open to you, so please see me with any concerns or questions you might have.