

PERSONAL FINANCE

CLASS SYLLABUS GTCHS 2024 - 2025

TEACHER INFORMATION: Drew Ray
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 Phone: 864-250-8844

OFFICE HOURS: Tuesday 2:45 - 3:30 pm
 If you would like help on another day, check with Mr. Ray to set an appointment.

PREREQUISITE: Must be a junior or senior. Required course for graduation.

STATE COURSE CREDIT: .5 (½) Carnegie unit

COURSE DESCRIPTION: Students will learn the importance of understanding how money works. The primary focus is understanding the budgeting process and how decisions affect budgets positively or negatively. Focus is placed on; insurance, investments, wages and taxes, credit and loans, bank accounts and financial planning. This course introduces students to the fundamentals of personal finance, which include budgeting, obtaining credit, maintaining deposit accounts, understanding investments, understanding risk management, computing taxes, and analyzing the basic elements of finance

REQUIRED SUPPLIES: GTCHS issued Chromebook. A pen or pencil and a spiral-bound notebook or binder for taking notes. Personal plug in earbuds or headphones are recommended, but we have headphones available for students to borrow as needed.

DISCIPLINE/CLASS RULES: Personal Finance is a meaningful and career-oriented course. Therefore, this course will consist of material for job skills and knowledge. It follows that the conduct, effort, attitude, and attendance of the students should reflect this training. Students are expected to come to class prepared to learn. High standards and expectations will be maintained to prepare students for the transition from school to work (or higher education) in our global economic society. Students will be encouraged to be as conscientious in class, effort, and attendance as if they were actually working in areas that require these skills. The classroom rules are designed to maximize the learning process. No student will be allowed to interfere with the learning of other students.

CLASS RULES

1. **NO FOOD OR DRINKS ALLOWED IN THE COMPUTER LAB.**
2. Be on time.
3. Be respectful of self, others, property and equipment.
4. Always be on task.
5. Keep water bottles away from computers.
6. Be prepared for class activities materials and completed assignments.



7. Cell phones, earbuds and personal technology devices are to be put away.
IF I SEE YOUR PHONE ON YOUR DESK OR IN YOUR HAND (UNLESS GIVEN PERMISSION TO USE THEM) THEY WILL BE TURNED INTO THE ASSISTANT PRINCIPAL! You need to make sure you are charging your devices at home at night. The computers will not be used to charge your personal devices.
8. Bathroom breaks will only be allowed after formal instruction has ended.
9. Web sites visited, music, photographs, video, or anything brought to class or viewed during class **may not** contain profanity, vulgarity, lewdness, risky behavior, inappropriate attire, or offensive subject matter. All must have a “G” rating, be school appropriate, and meet the school’s dress code.
10. Remain seated until the bell rings.

CONSEQUENCES

1. Warning
2. Parental Contact
3. Detention
4. Office Referral

In some situations, all of the above may be the consequences.

CLASS PROCEDURES:

At The Beginning of Class

1. Take care of personal needs before or after class.
2. Place all books, book-bags, purses and coats where they are out of the way and not blocking aisles and walkways.
3. Login the computer using your school login.

During Class

1. You will be given grades for participation in the learning experience. You are expected to follow along as you are being taught the various programs. This is not a class where you can just complete the assignments/projects and expect to pass.
2. Assignments for this class will be completed in various software programs and applications. It will be very important to save your work as you go.

At The End of Class

1. Make sure all work completed on the computer is saved and submitted.
2. Log off computers. **DO NOT LEAVE THE ROOM STILL LOGGED IN THE COMPUTER.**
3. Assure the work area is clean and orderly.
4. Stay seated in your seat until the bell rings.

GRADING POLICY: Grades earned by the student are numerical. A student’s numerical average is determined by considering each unit grade along with semester and/or final exams and projects as a certain percentage of the overall course grade. Following are performance levels of the GTCHS grading scale:

- 90-100Mastery
- 75-89Proficiency
- 0-74Below Proficiency



The percentage grade value breakdown for all technology courses taught by Mr. Ray is as follows:

Minor Grades (Classwork/Quizzes/individual assignments):	50%
Major Grades (Tests/ Major Projects):	40%
Practice (follow along instructions as you are being taught):	10%

OPPORTUNITY FOR MASTERY LEARNING: Every student has the opportunity to demonstrate mastery learning for all skills and knowledge in Personal Finance. To incorporate this into the class curriculum, students will have the option to retake or resubmit all major grade assignments so they can demonstrate mastery learning, with a maximum retake grade of 75. For some projects and class assignments, I will individually discuss the situation with each student and allow students to redo assignments. All reworked assignments and retests are to be completed within two weeks of the original assignment or test. If additional instruction is needed it is important that the student notify the teacher and schedule a time after school so they can receive the extra help.

INCOMPLETE WORK: For projects which take several class periods to complete, a grade of 0 will be recorded if the project is not completed on time or the student was absent. (See Make Up Work below.) For assignments which were completed during one class period that the student failed to complete and turn in, a grade of 1 will be recorded to show the student was present but failed to turn in the work. When the work is completed and turned in late points will be taken off before grading due to being late. 10 points will be deducted per school day for late assignments with a minimum grade of 50.

It is very important that you communicate with me if you do not understand how a topic is being taught. I don't know you need the extra help if you don't let me know. Don't wait until the assignment is due to tell me you don't understand.

MAKE UP WORK: All assignments will be posted in Google Classroom. It is the student's responsibility to keep up with the assignments. If a student is absent, it is their responsibility to find out what work was completed in class so they can make up the work. Some of this work will be activities used to learn a skill and will be graded as participation. When the student needs to make up their work, they can stay after school most any day. My normal day for makeup work is on Wednesdays from 2:45 – 3:30, but other times can be arranged with the teacher ahead of time. When the missing work is made up due to an absence, the 0 grade will be replaced by the correct grade, if turned in by the modified assignment due date.

HONESTY: Plagiarism is a form of academic dishonesty and it includes copying language, structure or ideas of another and attributing the work to one's own effort. To avoid plagiarizing, give credit to those whose work you use to include photographs, graphics, music and videos. Any written work must be rewritten in your own words. Work that is turned in and proven to be plagiarized will result in a 0 unless the student completes an alternative assignment. This applies to those taking the work from others *and* those sharing their work with others.

*We will be following the laws regarding copyrighted material. By law we can use works from the internet if it is for educational purposes only and not for profit. You must be aware that under **NO** circumstance can you post what you create for assignments in this class to your personal social media, You Tube or any other online service. If you do, you are setting yourself, the school and the school district up for huge fines and possible imprisonment. I don't want that liability and I'm sure your parents don't either, so what we create in class is for our purposes only.*

