

PERSONAL MONEY MANAGEMENT

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Grades: posted regularly online



Course Description:

Personal Money Management is a course for any student who wants to learn how to make good financial decisions. Students will develop the skills necessary to use credit cards, buy insurance, use checking and savings accounts, prepare tax statements, develop budgets, and make sound purchasing decisions. Students will prepare a budget, manage a checking account, complete tax returns, plan how to utilize credit to make a major purchase, and make investment decisions.

Units Covered and:

- ✓ Banking
- ✓ Saving and Investing
- ✓ Payroll and Taxes
- ✓ Credit/Financial Aid
- ✓ Insurance
- ✓ Budgeting
- ✓ Final

Grading:

- 80% Summative
- 20% Formative

Guidelines:

1. You are not allowed to use the phone during class time. It is important that you are able to engage fully with people and tasks.
2. **RESPECT** yourself, the teacher and your classmates i.e., only one person should be speaking at a time and everyone else should be listening.
3. **RESPONSIBILITY**—Come to class prepared for the day's activities. Always bring required materials.

Attendance & Tardies:

1. Please show all passes from guidance office, etc., to me at the beginning of the class period. **AHS attendance policy is strictly followed.**
2. Please be in your seats when the final bell rings. Tardy is anytime after the bell.
3. Please do not ask to leave the class in the middle of a presentation or class activity.

Projects:

You will have two (2) major projects throughout the term.

Projects in this class will include:

- ☞ **Company Profile:** (Research a publicly held company.)
- ☞ **Personal Budget:** (Complete a personal budget making decisions on major purchases.)

In addition to these projects you will have daily assignments as well as other smaller projects.

Make-up Work:

1. It is your responsibility to obtain any make-up assignments.
2. Work which was assigned prior to your absence is due the day of your return.
3. In-class activities may be made up (i.e., speakers, quizzes, in-class group assignments) if it is an excused absence. If it is an unexcused absence you may not be allowed to make-up the missed work.

Evaluation:

1. Grades are posted online. Please make sure that you check your grades weekly as printouts will not be provided.

Materials Needed:

1. A *three ring binder* or *pocket folder* to organize the material for this course is required.
2. *Loose-leaf paper* or a *notebook* is needed for assignments and notes.
3. *Calculators* will be needed for most assignments. You may use your phone for daily assignments but not on tests.
4. It is essential that you bring a *pen or pencil*, your *calculator*, and your *folder and notebook* with you every day.