

**Personal Finance  
2016 COURSE SYLLABUS  
Assignment Code 22210**

**INSTRUCTOR:** Kristina Sage <http://ks091.k12.sd.us/>

**TEXTBOOK:** Foundations of Personal Finance by Sally R. Campbell

### **Course Description**

Students will gain knowledge and skills associated with managing personal and family resources.

### **Instructional Philosophy**

Students will identify how they will use personal finance in their day-to-day life. During the course, students will work through projects dealing with personal finances. Students will strive to attain skills of logical thinking, decision-making and effective problem solving. Students will work individually, with partners, and in small groups in order to improve leadership and cooperative skills. Students will be expected to display good work habits, positive attitudes and respectful human relations.

### **Course Standards**

P1.1 Analyze how career choices, education, skills, and economic conditions affect income.

P1.2 Explain how taxes, government transfer payments, and employee benefits impact disposable income.

P2.1 Explain the importance of taking responsibility for personal financial decisions.

P2.2 Evaluate available money management tools.

P2.3 Design a plan for managing finances.

P2.4 Organize personal finance records.

P2.5 Analyze how risk-management strategies protect against financial loss.

P3.1 Apply a rational decision-making process to personal buying decisions.

P3.2 Compare the advantages and disadvantages of different payment methods.

P3.3 Analyze the sources, benefits and costs of consumer credit.

P3.4 Assess the positive and negative consequences of using credit.

P3.5 Explain the rights and responsibilities of buyers and sellers under consumer protection laws.

### **Instructional Delivery Plan**

Instruction will consist of individual hands on activities and projects, group work, lecture, discussion, reading, writing, self-assessment, and the use of technology.

**Community Involvement:** Guest speakers from the bank, insurance office, and the real estate office will be brought in throughout the course. Learning trips will

be taken for various units in the course. Students will also have to use community resources to complete individual and group projects.

## Major Course Projects

- Apply money management techniques to a case study situation
- Create a commercial demonstrating the decision making process to buy a product.
- Prepare a personal management plan for their money, time, and resources

## Components of the Grade

1. Daily assignments 25%
2. Projects and simulations 25%
3. Objective quizzes 10%
4. Chapter problem tests 20%
5. Semester test 20%

## Make-Up Work

Students will be allowed five school days to turn in make-up work. Students are expected to be responsible about asking for the assignment. Students will also have the opportunity to re-do assignments that receive a failing grade. Special circumstances are at the discretion of Mrs. Sage.

## Specified Standards for Passing

Grade	Scale	Description of Work
<b>A</b>	<b>94-100%</b>	Consistently demonstrates an exceptional level of quality and effort. Having all work in on time and completed to exceed expectations. Mastery in evaluating, synthesizing, and applying the knowledge.
<b>B</b>	<b>86-93%</b>	Consistently demonstrates proficient knowledge with a good effort and quality of work. All assignments are complete and on time. Demonstrates the ability to evaluate, analyze, synthesize and apply the principles.
<b>C</b>	<b>77-85%</b>	Demonstrates proficient knowledge and the ability to apply knowledge. Work shows average effort. A few assignments may be missed or late.
<b>D</b>	<b>70-76%</b>	Work shows minimal effort and some assignments are late. Demonstrates a basic understanding of recalling or comprehending knowledge
<b>F</b>	<b>Below 70%</b>	Understanding is below basic. Work is of poor quality and does not meet standards or expectations.