

Financial Literacy 2018-19

Mrs. Murphy

Textbook: Business Math-15th Edition

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smurphychs.weebly.com for lesson plans, links to reviews and other important info

The material covered in this course will teach you critical thinking and math skills that will help you be a smart shopper/consumer, an informed citizen, and a valued employee.

We will be covering the following:

Managing Your Money. Students will learn personal cash management techniques such as banking basics, saving, earning, borrowing, credit cards and credit history, insurance and protection.

Spending Wisely. Students will learn the basics of budgeting and spending as well as the cost of borrowing. You'll learn how to make smart buying decisions for everyday purchases, such as food, and for major purchases, such as a car or home.

Making Your Money Grow. The focus is on interest—the time value of money. Students will learn how to compare interest on your investment dollar as well as how to calculate the cost of interest when you borrow money.

Students will strengthen the following critical work skills:

Information skills. These include gathering, analyzing and presenting information in verbal, written, and visual ways.

Students will also strengthen their **technology and time management skills.**

Required Materials:

- **Calculator—be sure to bring this everyday as you will not be able to use your phone ☺**
- **2” binder--keep all papers in here!!**

Passes--Take care of personal issues during passing time. Unless it is an emergency, please refrain from asking to leave the classroom during instructional time, too much information is missed. If it is an emergency you must take a pass to leave the room. Passes will be limited per teacher discretion.

FORMAT/ATTENDANCE

Student responsibility and regular attendance are extremely important in this class. Most of the work will be done in the classroom. Some of the work **must** be completed in the classroom and will not be allowed to leave the room to be completed at home or in any other location.

Students will be expected to be in class on time and ready to work. **If the student is absent, and the absence is excused, the work can be made up. I am available for help, every morning by appointment.** The student is responsible for getting the work, from me, that was missed when absent.

GRADING

Your grade will be computed as a percentage of total points from assessments (tests and quizzes) and from daily work. **Remember**—it is hard to pass the assessment if you do not complete the class work and read the textbook.

Parents/guardians—don't forget to check your child's grade and or missing assignments at:
<https://mistar.oakland.k12.mi.us/Clawson/ParentPortal/>

If you get a poor grade on any test you can make an appointment to come in the morning to retake the test for a better grade.

Students use: <https://mistar.oakland.k12.mi.us/Clawson/StudentPortal/>

CHS grading scale is:

A	100-93	B	86-83	C	76-73	D	66-63
A-	92-90	B-	82-80	C-	72-70	D-	62-60
B+	89-87	C+	79-77	D+	69-67	E	59 or less

Student Behavior

- **Electronic devices may not be used in this class without teacher consent--points may be deducted from days assignment**
- Students will conduct themselves in an orderly manner at all times in order to make the classroom conducive to learning.
- Students will sit in assigned seats and will remain seated until the bell rings unless permission is received from the teacher. There will be no lining up at the door before the bell rings or you may lose credit for the day's work.
- Discipline will be dealt with on an individual basis. Disciplinary action will be handled according to school policy.

Guidelines for being successful in financial literacy:

- Participate—complete **all** assignments
- Stay off of electronic devices during class
- **Read** the textbook
- **Study for tests, complete homework and chapter reviews**
- Be prepared for class—bring textbook, binder, paper, writing utensil
- Use class time effectively
- Do not fall behind—make an appointment to come in the morning if you need help

I have read the Financial Literacy syllabus

Parent/guardian signature

Date

Daytime phone number _____

Email address _____

**Anything you would like me to know or be concerned about? Any brags about your kid?
Likes, dislikes?**

Student signature

Date

Student email _____

Student phone number _____

Anything you would like me to know or be concerned about? Any brags? Likes, dislikes?