Welcome, parents and students to Introduction to Personal Finance!

**Course Description:**

In this class, students will learn how to responsibly and effectively manage money. Topics include goal setting, financial planning, career selection, personal budget, saving and investing, credit and credit cards, debt, and insurance. This is a semester, mathematics elective course.

**Assignments and Homework:**

Homework will be assigned almost daily. These assignments will be posted on my website. (See below for more information) As per the school policy, those who keep an 85% and above are not required to complete the homework. I cannot stress the importance of homework and the benefits of practicing the skills we learn in class, though, so it is highly suggested that all students complete the homework.

**Website:**

I will be keeping a website for all pertinent information. Homework assignments, notes, upcoming tests/important dates will all be on this website. It will most likely be updated daily, so please be diligent of checking it for any updates.

[www.missesposito.weebly.com](http://www.missesposito.weebly.com)

**Grading:**

For this math elective, students will be graded out of “Total Points”. They can calculate their grade by simplifying:

$$\frac{points earned}{possible points}$$

**Assessments:**

Most weeks, students will have a small quiz. I will also be giving Vocabulary quizzes at the end of each chapter. Students will have a Chapter Test after each chapter of the book. Students will also be graded on mini essay-type questions as well.

**Course Outline:**

|  |  |  |  |
| --- | --- | --- | --- |
| Unit 1:Saving and Budgeting | Unit 2:Credit and Debt | Unit 3:Financial Planning and Insurance | Unit 4:Income taxes and Giving |

**Materials Needed:**

* Calculator (Scientific or Graphing Calculator)
* PENCILS!!!!!! (All work submitted will need to be completed in pencil)
* Personal Finance Student Edition
* Binder (with dividers)

**Textbook:**

Each student will be receiving a Student Edition of the Personal Finance Curriculum. This will be used every day in class as the students will be able to write directly in this student edition. Students will be required to bring this to class every day.

**BYOD:**

As per the school policy, students may bring their own device into school. Cellphones, Ipads, etc. Unless permitted, students must keep their technology out of sight upon entering my classroom. Each student will be assigned a number slot in which they will put their cell phone upon entering the room. A minor offense will be issued for anyone who does not follow this policy.

**Late Work:**

As per the school policy, deductions for late work is as follows…

* For every day (up to five days) an assignment is late, the student will have 10% of the score earned deducted.
* Any day after five days, the student will receive 50% of the score earned on the assignment.
* Late assignments MUST be turned in before the end of quarter dates or it will count as a “0”.

I will be putting a “0” in for any missing assignment or late assignment until it is graded. DISCLAIMER: late assignments do not hold an immediate priority for me so it may take a while before it is graded.

**Absences:**

Please check my website if you are absent so that you can see what assignment you miss for the day. If you have any questions or would like help getting your missing assignments, please come see me or email me. I would be more than happy to help out!

I look forward to working with each and every one of you! Please let me know if you have questions. My email is tesposito@ccs.us and my voicemail is at the extension 7718. Happy 2016-2017 school year!

Miss E ☺