**Personal Finance**

CVTC Dual Credit

**Instructor and Class Information**

          Instructor Name: Mrs. Modl

          Email: nmodl@cornell.k12.wi.us

          Instructor Hours: Prep hour 3rd period

          Start Date: January 17, 2018

          End Date: May 25, 2018

          Meeting Times: Period 6 – 12:29-1:14

          Course Website: Google Classroom

**Course Information**

Course Title: Personal Finance

Course Description: Personal Finance is designed for juniors and seniors to help prepare them for their financial responsibilities after high school. This includes how to prepare a personal budget, plan for retirement, evaluate investment options, analyze personal risk and how to mitigate through the use of insurance, understand the use of personal credit, explore the benefits of owning versus renting and the benefits of proper estate planning. Students can choose to take this course for CVTC transcripted credit. Students that choose to do this will be required to more rigorous activities to meet the CVTC transcripted credit requirement.

Total Credits: .5 (High School Credits)
           2 (College Credits)

Textbooks: Margaret Magnarelli: Personal Finance: AMSCO Publication

Learning Supplies: Notebook, folder, pen/pencil, calculator

Students successfully completing this course will be able to:

* Prepare and utilize a personal budget.
* Plan for their future retirement
* Evaluate multiple investment options
* Analyze personal risk
* Understand personal credit

Core Abilities: (skills that prepare the student for the workforce and lifelong learning)

* Models Integrity
* Thinks Critically
* Communicates Effectively

**Course Policies:**

* Cell Phones: Cell phones and other electronic devices must be turned off during class.
* Participation: Chapters are to be read prior to class. You should be prepared to enter class discussions. You will be called upon to provide answers. You are also expected to have completed problems to the best of your ability, and to share your thoughts and process with the class.
* Assignments: Homework assignments are to be completed prior to class. Incomplete homework will result in a 0 grade. Assignments will be accessible in Google Classroom.
* Class Attendance: It is assumed that students will make every attempt to be at all classes and be on time. We all benefit from everyone’s input and experience. If, however, it is necessary to miss class, it is the student’s responsibility to contact me and retrieve makeup work.
* Quizzes: Quizzes will be given throughout the course. There will be no surprise quizzes, and some will be open book/notes.
* Tests: Please try to be present on test days. Cheating and Collaboration are not allowed on exams and will result in a score of a 0 on the test. Makeup tests will be allowed for excused absences.
* Feedback: It is important to me that you know how you’re doing in the course. I will provide individual and group feedback for each major assignment in the course and we will debrief homework in class too. I typically grade assignments within a couple days of due date.
* Respecting Others: We are all individuals and have our own views and perspectives on issues. If you are uncomfortable with a topic or comment made, please let me know. Follow etiquette guidelines.
* Inappropriate Behavior: Name-calling, inappropriate innuendos, personal rude/disrespectful comments, swearing, inappropriate touching, and physical violence are unprofessional and not tolerated in the classroom. Students will be reminded once. If behavior continues, the students will be asked to leave the room immediately and further disciplinary action will be taken.

**Discussion Posts and Replies**

Students are required to participate in weekly discussion threads. Topics and questions will be provided each week based on the required readings. For each discussion thread, students are required to post: 1) a main post that responds to the provided question or topic, and 2) at least two thoughtful and substantive replies to other students.

* Main posts are due by the 4th day after the discussion thread has been opened. Typically, 1-2 paragraphs are necessary for a quality main post.
* Reply posts are due by the 7th day after the discussion thread has been opened. Typically, 1 paragraph is necessary for a quality reply.

**Chapter Quizzes**

Cognitive research suggest that simply testing your knowledge of a topic can increase your memory for content. After each unit, you will take a 10-15 item quiz. Make sure you have read and understood the content of each chapter prior to each quiz. Please note the following:

* Students may only take quizzes during the week they are open. Uncompleted quizzes receive 0 points.
* You may use your book and any notes you have taken for each chapter on the quizzes.

**Projects**

* *Resume/Cover Letter*
* *Mock Interviews*
* *Budget Project*
* *Stock Market Challenge*
* *Student Presentations*

**Grading Information**

Grading is weighted as follows:

Exams/Projects: 40%

Quizzes: 30%

Discussion Posts: 25%

Daily participation: 5%

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| Grade | PERCENTAGE | Grade | PERCENTAGE | GRADE | PERCENTAGE |
| A | 93-100% | B- | 80-82% | D+ | 67-69% |
| A- | 90-92% | C+ | 77-79% | D | 63-66% |
| B+ | 87-89% | C | 73-76% | D- | 60-62% |
| B | 83-86% | C- | 70-72% | F | Below 60% |