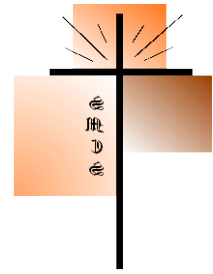


St. Mary Catholic Schools

812 N. State Ave.
Dell Rapids, SD 57022
(605) 428-5591
(605) 428-5377 (Fax)



Personal Finance Syllabus

I. PHILOSOPHY

The St. Mary Mathematics Department believes that our students deserve and need the best mathematics education possible; one that enables them to fulfill personal ambitions and career goals in an ever-changing world. Those who understand and can do mathematics will have significantly enhanced opportunities and options for shaping their futures. The St. Mary's staff needs to provide for the mathematical needs of students by giving attention to:

- The acquisition of necessary basic skills,
- Critical thinking in multidisciplinary areas,
- Problem solving,
- And the use of tomorrow's technology.

The St. Mary's staff recognizes that this should be accomplished incrementally through continued practice. Continued practice

- Means that fundamental skills and concepts are practiced and reviewed throughout the year.
- Provides the time and experiences necessary for concepts to become a part of the student's long-term learning.

II. Prerequisites: None

III. COURSE DESCRIPTION

This course will follow the South Dakota State Content Standards adopted in 2004. The students will be able to identify various forms of income and analyze factors that affect income. They will be able to explain the processes involved in managing their own personal finances. Also, be able to use a rational decision making process as it applies to informed decisions on spending and credit. Finally, they will be able to evaluate savings and investment options to meet short and long term goals.

IV. COURSE OUTLINE

Chapter 1: Personal Financial Planning
Chapter 2: Financial Aspects of Career Planning
Chapter 3: Money Management Strategy
Chapter 4: Consumer Purchasing Strategies and Legal

Protection

Chapter 5: Banking
Chapter 6: Consumer Credit
Chapter 7: The Finances of Housing
Chapter 8: The Fundamentals of Investing
Chapter 9: Stocks
Chapter 10: Bonds and Mutual Funds
Chapter 11: Real Estate and Other Investment

Alternatives

Chapter 12: Planning Your Tax Strategy
Chapter 13: Home and Motor Vehicle Insurance
Chapter 14: Health, Disability, and Life Insurance
Chapter 15: Retirement and Estate Planning

V. COURSE REQUIREMENTS

- Completion of all daily work, graded assignments, projects, and tests
- Completion of binder (test, quizzes, worksheets)
- There will be behavior points daily (each student will begin with two points and lose them according to their actions)
- Tests will be given at the end of each chapter. Homework will be checked daily.
- Occasional problem solving, cooperative learning, or journal writing activities will be done in class. These will be graded on a basis of complete or incomplete.

VI. GRADING SCALE

Class grades and grade points are issued based on percentage ranges.

Percent	Grade	Grade Points
100+	A+	4.0
97-99	A	4.0
94-96	A-	3.66
91-93	B+	3.33
88-90	B	3.0
86-87	B-	2.66
83-85	C+	2.33
80-82	C	2.0
77-79	C-	1.66
74-76	D+	1.33
71-73	D	1.0
68-70	D-	.66
67-below	F	0

VII. INSTRUCTIONAL MATERIALS

Textbook: Personal Finance: Glencoe

Dave Ramsey's Financial Peace for the Next Generation

Assessment

Daily work/behavior (20.72%), quizzes/vocabulary tests (15%), tests (35%), semester exams (14.28%), projects, Binder grade (15%)

Goals for a SUCCESSFUL Classroom:

- a. Be in the classroom on time, with all necessary tools (Book, assignments, paper, pencil, and calculator)-You will receive one freebie and any times after that will be a tardy
- b. Actively participate in classroom activities. This will be an important factor in how well you learn the material and succeed in this class. Please ask questions. Remember there are no dumb questions and someone else may be wondering the same thing you are.
- c. Be respectful and supportive of your classmates, your teacher, your school, and the property of others. In other words, treat others as you would want to be treated!

Supplies

- a. Paper, pencil, calculator, and textbook are required **every day** in class. A 3-ring binder is also needed for our portfolio.

Hall Passes

- b. To go to another classroom, you will need to have a pass from that teacher before coming to class.

Absences/Assignments

- c. If you are absent, it is your responsibility to see me about the notes/assignments for the day(s) you missed. You will have two days to complete the make-up work for each day you were gone.
- d. If you know ahead of time that you will be absent, you will need to see me to get the assignment before you leave.
- e. We will follow the school policy on tardies.

Retakes

- f. You will be allowed to re-write any test or quiz that you have scored an 85% or less on and receive $\frac{1}{2}$ points back. (this will need to be done in class on the day assigned)

Extra Help

- g. I will be available in my room before school from 8:00-8:45 and after school until 4 unless previous arrangements have been made. You may also call me at home **before** 9 p.m. at 428-4907.
- h. I will be available on Tuesday and Thursday until 4:30 or 5 for tutoring. If you are struggling, I strongly encourage you to seek help at this time. However if no one is here by 4, I will leave.
- i. I want you to be successful in this class!! Get extra help as soon as you encounter difficulties. Don't wait until you are behind on a whole chapter's work.

Together
Everyone
Achieves
More