

Financial Applications
Mr. Jones
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2015-2016
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COURSE INTRODUCTION:

Students in this course will discover what it takes to survive in the real world. Purchasing a car, analyzing credit card offers, finding health insurance and making job decisions are just some of the current issues that will be presented to you. Based upon standards outlined by the Jump\$tart Coalition for Personal Financial Literacy and endorsed by the Federal Reserve Bank of New York, this course is designed to teach students the art of budgeting, banking, credit, investing and personal risk management. **This course satisfies the NJ State graduation requirement for Financial Literacy.**

COURSE GOALS:

Throughout this course, students will be able to:

- I. Identify, organize, plan, and allocate resources by managing time, space, and materials.
- II. Develop a financial strategy, organize financial records, create a budget, be a smart consumer, use credit, and make investments.
- III. Understand payroll taxes and withholdings.
- IV. Understand the importance of insurance and the types of coverage.
- V. Understand how banks work and its services.
- VI. Assess skills and develop a career plan.

MATERIALS:

In addition to your assigned text book, students are responsible to bring the following items to class

every day: a journal/notebook, 1 pen or pencil, a folder, and a positive attitude! Assignments that are typed should be in a professional font such as Times New Roman or Calibri.

SUPPLIES:

Elmo, HP printer, Virtual Business

GRADING:

Summative/Formative Assessments 60%

Unit Tests, Projects, Quizzes

Class work/Homework 30%

Journal entries, Do Nows, Other class activities, Active Participation, Written Work

Quarterly/End of Year Exam 10%

Total 100%

PROCEDURES

1) A “DO NOW” assignment will be posted on the board or given to you upon entering. You will enter the classroom quietly, take your seat, and begin individually working on the assignment while I check attendance.

2) Unless otherwise instructed, assume that assignments are due the day after they are distributed. Please keep all papers in your own folder until I request them. The contents of your folder will be kept as a portfolio and graded periodically. I am in the process of creating a paperless classroom. Assignments may be found on the school network or on my website. You may complete and turn in assignments online as well!

3) Only I dismiss the class. Remained seating and attentive until I dismiss you each day. If you get up before I dismiss you, you will remain until everyone else leaves the room.

RULES

1) **FOLLOW ALL DIRECTIONS** It is the teacher's responsibility to create and maintain a safe learning environment. To facilitate this learning environment, students are asked to follow directions in accordance with EHT rules at all times.

2) **DO NOT DISRUPT LEARNING** As a member of this class, your actions have a direct impact on each and every person in the classroom. It is your responsibility to conduct yourself in a

professional and courteous manner at all times. Do not disrupt the learning process. Please *turn off* cell phones and other electronic devices and keep them in your pockets or lockers (*unless I have directed otherwise for an assignment*) Checking text messages, setting the phone to vibrate, wearing headphones, etc. are not exclusions of this rule.

3) **BE IN CLASS** It is your responsibility to be **in your seat working quietly** before the bell rings each class. In an effort to maximize classroom learning time, if you are not in your seat when

the bell rings, you will be marked late. **FOUR LATENESSES=1 teacher detention.**

Please do not interrupt myself or any other speaker (including your classmates) to ask to use the

bathroom, sharpen a pencil, etc. Wait until we begin hands-on class work, individual assignments, etc. to ask (except for emergencies). There will be no passes issued during the first or last 10 minutes of class.

4) **BE PREPARED** It is your responsibility to actively participate in every class. Getting a good night's sleep is essential to the learning process. All homework assignments will be collected at the beginning of class. **Late work will not receive full credit.** Students will lose 20 points for each day an assignment is turned in late. No credit will be given after the third day. Students will have 2 days for every 1 day missed due to an EXCUSED ABSENCE to make up work.

5) **RESPECT OTHERS** Do not touch, embarrass, interrupt, or harass others. Profanity will not be tolerated.

PENALTIES

1) Warning – Student is warned about their behavior and their name goes in log.

2) Last out – Student is last to leave classroom after period is over.

3) Buddy Room and/or After School Detention - Student sent to another class for 10 minutes or stays after school for detention.

4) Parent Contact/Conference – Parents notified. Additional offenses will require parent conference.

5) Administrative Action – Administrators will take action to correct behavior.

**** FIGHTING, THREATS, VANDALISM, DEFIANCE, VIOLENCE, PUT DOWNS, AND HARRASSMENTS OF ANY KIND WILL NOT BE TOLERATED. SUCH BEHAVIOR WILL**

IMMEDIATELY RECEIVE PENALTY #5.**

REWARDS

If positive behavior is consistently observed, students will receive: positive feedback, encouragement, positive calls/notes sent home, homework passes, positive letters of references, and opportunities for field trips/classroom parties/etc.

Your first and easiest homework assignment is to have this syllabus signed (both you and your parent(s)) and returned by Tuesday.

I, _____, (*students signature*), understand the rules and policies outlined above.

I, _____, (*parent/guardian signature*), understand the rules and policies outlined above. I will support my child with the requirements of this course and also support Mr. Jones in the enforcement of these policies. I understand that I may contact Mr. Jones with any questions or concerns I might have through Egg Harbor High School or via his email address.