

COURSE EXPECTATIONS

TEACHER: **Ms. Findlay** COURSE TITLE: **MATHEMATICS OF PERSONAL FINANCE – 4703**

COURSE DESCRIPTION:

This one-year course is the study of personal finance for senior-level students. Students will develop a deeper understanding of the mathematics of finance to include: money management, risk management, and financial planning related to consumer and family studies, career and technical education, and personal finance. The emphasis will be on refining problem-solving skills using project-based learning activities and academic integration within the context of financial applications. The use of technology, including calculators and computers, is an integral part of this course. This course will fulfill one of the mathematics credits required for high school graduation.

PREREQUISITE:

Passing Algebra II and the Nevada High School Math Proficiency is recommended.

POST-ASSESSMENTS:

Each student will take a post-test of a diagnostic nature to determine:

1. Individual growth in financial skills.
2. Strengths and weaknesses of the teaching-learning system.

Course Goals:

1. To understand and use the basic vocabulary of personal financial applications.
2. To investigate the elements of financial planning including budgets, personal bills, daily living expenses, taxes, and retirement.
3. To explore and recognize the relationships among educational and career opportunities and earning potential.
4. To develop an effective money management system utilizing a balanced budget.
5. To understand and apply the local, state, and federal tax systems.
6. To analyze investment options including savings accounts, stocks, mutual funds, bonds, and other common investments.
7. To understand the impact of credit and debt and their uses as tools to effectively manage personal finances.
8. To explore various insurance products in relation to personal risk management and asset protection.
9. To describe, analyze, and evaluate financial situations in order to make reasonable personal decisions.
10. To formulate strategies, generalizations, and predictions through oral and written communication using appropriate financial mathematical language.
11. To apply mathematical thinking using prior knowledge and modeling to solve problems which arise in the mathematics of finance.

LESSON TOPICS:

Quarter 1 - Problem Solving, Personal Financial Planning, Banking, Credit	
Glencoe/McGraw Hill: Personal Finance:	Chapters: 1, 2, 3, 4, 5, 6
Glencoe/McGraw Hill: Mathematics with Business Applications:	Chapters: 1, 2, 3, 4, 5, 7
Reading	<i>The Richest Man in Babylon</i>
Quarter 2 - Problem Solving, Credit, Housing	
Glencoe/McGraw Hill: Personal Finance:	Chapters: 6, 7
Glencoe/McGraw Hill: Mathematics with Business Applications:	Chapters: 7, 8, 10
Reading	<i>The Millionaire Next Door</i>
Quarter 3 - Problem Solving, Transportation, Insurance	
Glencoe/McGraw Hill: Personal Finance:	Chapters: 13, 14
Glencoe/McGraw Hill: Mathematics with Business Applications:	Chapter: 9: 10-6, 10-7, 11-1, 11-2, 11-3, 11-4
Reading	<i>Rich Dad, Poor Dad</i>
Quarter 4 - Problem Solving, Investments, Taxes, Retirement	
Glencoe/McGraw Hill: Personal Finance:	Chapter 8, 9, 10, 11, 12, 15
Glencoe/McGraw Hill: Mathematics with Business Applications:	Chapter 12
Reading	TBD

MAJOR TEXT:

- A. Individually Assigned Texts (2) - Each student will receive a copy of Glencoe/McGraw Hill: Personal Finance & Mathematics with Business Applications.
- B. Care of the Texts - The student will be responsible for the care of these books for the entire school year (this includes keeping a cover on the book). If the book is lost or stolen or damaged, the student will pay a portion or the entire cost of the books.

COURSE INFORMATION:

- A. Testing - Tests will be given at the end of each chapter. Quizzes will be given periodically. Students are required to **show all work for full credit**. Alternative tests/quizzes will be given to students who are absent on the day of the test/quiz during the **next class period they are present**.
- B. Assignments and Homework - Being successful in mathematics requires practice on the skills and concepts in each day's lesson. Assignments will be given each day after explanation and discussion of the day's topic. The assignment will be checked and reviewed at the beginning of class the next day. Assignments will be collected at regular intervals for grading and recording. A complete listing of assignments will be maintained in a notebook in the classroom. It is the student's responsibility to check this list and complete the missed assignment upon your return to school after an absence. Students will be given the prescribed time as indicated in the student handbook. ****Because homework is practice and credit is given for the thoughtful completion of such, it is possible that a student's assignment grade could be 100% and yet the course grade could be unsatisfactory. Full credit for homework will be given only to those students who show all work.** To be successful in a Mathematics Class, a student should preview the upcoming section the night before class, complete all homework and assignments, and prepare vigorously for tests or quizzes. It is advisable to spend at least one hour each night in practice of learned concepts.
- C. Notebook and Daily Planner- Each student will be required to keep a notebook and to keep their daily assignments in the assignment section of their planner. Notebook/Planner checks will be conducted periodically.

ACROSS THE CURRICULUM ACTIVITIES:

- A. Preparation Skills - Each student will receive and be instructed on the use of a Math Mate reference guide. This reference guide is part of a school wide study skills program. All students are required to have two textbooks, utility notebook (containing dividers, Course Expectations, and other information), Planner, and writing utensil on their desks each day when class begins.
- B. Writing - Students will put into practice writing techniques which they have developed in their English classes. The teacher will include writing assignments and essay questions on exams, which will be part of the exam grade.
- C. Technology -
 - (1) Computer Usage - Students will be taken to the computer lab on a regular basis.
 - (2) Equipment Usage - All students will adhere to the equipment usage rules.

- D. Proficiency Practice - Since the Nevada High School Proficiency Exam is a high stakes test for every student, each day students will practice Math proficiency problems. In addition, the following websites have practice tests and tutorials for those students needing more practice and remediation:
www.succeedinmath.com

EVALUATION:

- A. Criteria for Arriving at Student Grades:
1. Term Grades will be weighted as follows:
Assignments, Notebooks, Labs, Projects - 30%
Test and Quizzes - 70%
 2. Semester Grades will be determined latter.
- B. Explanation of Student Grades:
- | | | |
|----|------------|---------------|
| A | 90% - 100% | Excellent |
| B | 80% - 89% | Above Average |
| C | 70% - 79% | Average |
| D | 60% - 69% | Below Average |
| F | Below 60% | Failing |
| IN | | Incomplete |
| NG | | No Grade |
- C. Receiving grade reports:
Grades will be posted weekly for students to review. Progress reports will be issued at mid-term. These progress reports will serve as notice of unsatisfactory progress for those students earning a grade of D or F. Should a student fall below a C after these reports are issued, a hand written progress report will be given to the student. Report cards will be issued at the end of each term. See the student handbook for dates.

BEHAVIOR:

- A. Citizenship
1. O - Outstanding
 2. S - Satisfactory
 3. U - Unsatisfactory
- An Outstanding grade will be given to those students who show leadership, dedication and enthusiasm for learning; who arrive on time, show respect for staff and fellow students, who obey all class and school rules and who demonstrate academic effort. Lapses in the above behaviors will result in a satisfactory citizenship grade. A very serious infraction and/or cumulative misbehavior may result in an unsatisfactory grade (parent will be notified first).
- B. Behavior - Students are expected to demonstrate respect for themselves and others at all times. Good manners will be practiced in our room. Any item restricted on this campus (see your handbook) will be confiscated by me and taken to the deans office. No food or drink is ever allowed in class at any time. Gum chewing is not allowed. Students, you have five minutes between classes, please use this time wisely to take care of personal needs. If a student chooses to disregard the class or school rules, progressive discipline will be used:
1. Student conference/time out/detention
 2. Call to parent
 3. Counselor referral
 4. Dean referral
- Serious offenses will be referred immediately to the dean (see your handbook for a list).
- C. Tardy Policy - There is a procedure to deal with tardiness defined in your handbook. That procedure will be followed in this classroom. When the bell rings students will be inside the room or they will be tardy.