**COURSE DESCRIPTION**  How money smart are you? Step into this course specifically designed for high school students to understand the importance of the financial world, including planning and managing money wisely. Areas of study taught through application in personal finance include sources of income, budgeting, banking, consumer credit, credit laws and rights, personal bankruptcy, insurance, spending, taxes, investment strategies, savings accounts, mutual funds and the stock market, buying a vehicle, and living independently. Based on the hands-on skills and knowledge applied in this course, students will develop financial goals and create realistic and measurable objectives to be MONEY SMART! Through project-based learning activities and tasks, students will apply mathematics that is necessary to make informed decisions related to personal finance. The Financial Literacy course places great emphasis on problem solving and reasoning needed to represent, connect and communicate financial data.

Various forms of technologies and internet research will be highlighted to expose students to the resources available when managing personal financial goals. Employability skills are integrated into activities, tasks, and projects throughout the course standards to demonstrate the skills required by business and industry. Financial Literacy is the second course in the Business Accounting and Financial Services pathways in the Finance Cluster. Students enrolled in this course should have successfully completed Introduction to Business & Technology.

**FUTURE BUSINESS LEADERS OF AMERICA (FBLA)** Competencies in the co-curricular student organization, Future Business Leaders of America (FBLA), are integral components of the employability skills standard for this course. FBLA activities are incorporated throughout this course and the rest of the Business Accounting courses. Students are strongly urged to join FBLA ($25.00) to benefit from the wealth of opportunities the organization has to offer.

**INSTRUCTIONAL MATERIALS AND SUPPLIES** Students are expected to bring pen or pencil, paper, class notebooks, earbuds, and other required materials to class every day. The teacher will NOT loan supplies to students. Failure to have these when needed will result in a zero for the day.

**COURSE CURRICULUM CONTENT**

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<th>Units/Topics</th>
<th>Employability Skills</th>
<th>Checking Account &amp; Bank Services</th>
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<td>Spending/Saving</td>
<td>Protection &amp; Consumer Laws</td>
<td>Course Wrap Up/FBLA</td>
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**COURSE STANDARDS**

FIN-FL-1 Demonstrate employability skills required by business and industry.
FIN-FL-2 Identify various forms of income, and analyze and evaluate factors that affect income as a part of the career decision-making process.
FIN-FL-3 Analyze taxes in the United States and evaluate the effect on personal income.
FIN-FL-4 Develop and evaluate a spending and savings plan while applying rational decision making to personal spending and saving choices.
FIN-FL-5 Analyze checking accounts and other banking services and explain how financial institutions channel funds from savers to investors.
FIN-FL-6 Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.
FIN-FL-7 Evaluate savings and investment options to meet short- and long-term goals.
FIN-FL-8 Analyze laws and options available to consumers for protection from deceptive or unfair business practices.
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FIN-FL-9 Evaluate how to help deter, detect, and defend against identity theft.
FIN-FL-10 Evaluate various consumer loan options and analyze factors that affect lending decisions.
FIN-FL-11 Explain the principles of risk management and insurance as a strategy to protect against financial loss.
FIN-FL-12 Explore how related student organizations are integral parts of career and technology education courses through leadership development, school and community service projects, entrepreneurship development, and competitive events.

Other Information

COMMUNICATION My preferred method of communication is email. If you have any questions/concerns about the course in general or about our grades, feel free send me an email at veronica.smith@sccpss.com. Please allow me 24 hours to respond to all correspondence. I am also available for face-to-face by appointment if so desired.

EXPECTATIONS FOR ACADEMIC SUCCESS
1) Complete daily classwork assignments
2) Participate in discussions and ask questions
3) Participate constructively as a team member
4) Problem solve and accept challenges

MAKEUP WORK/TUTORIALS Makeup work can be completed a maximum of 7 days past the due date, with a 5 point penalty for each day it is late. On the 7th day, a maximum of 70% can be earned for the assignment.

Tutorials are held on Wednesdays, 2:30 pm – 3:00 pm or by appointment. Please provide written permission at least 24 hours in advance.

HALL PASSES Please take care of restroom, other classes and/or locker issues prior to coming to class. You are allowed additional passing time during the change of classes; therefore no hall passes will be issued.

Computer Lab Policies
1. Complete your own work.
2. Be prepared and ready to participate in class
3. Use computers as instructed. Do not access other areas of the internet.
4. Be on time for class
5. Follow instruction the first time they are given

Severity clause: Some offenses require immediate administrative support (ie. Fighting, severely disruptive, etc.)

Consequences
1st offense: Verbal warning from the teacher.
2nd offense: Student/teacher conference; parent call.
3rd offense: Afterschool detention and parent call. If detention is not served, referral to the administration.
4th offense: Referral to the administration and parent call.

Class Website
Our class uses an online platform at Schoology.com. On our online platform, you can find out what we are working on to assist your student better. Any parent interested in a parent account, please let me know so that I can forward you the information.

Note: The teacher reserves the right to make changes to this syllabus as needed throughout the year.
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Course Syllabus Acknowledgements
(Return this signed form back to the teacher as soon as possible.)

Student pictures may be taken and/or videos for use in class or for publication on our websites. If you wish that this **NOT** take place, please provide a letter in writing of your request.

My signature below acknowledges that I understand the statement above.

PARENT / GUARDIAN NAME: _____________________________________________
PARENT / GUARDIAN SIGNATURE: _______________________________________

My student and I have read and reviewed this syllabus together. We understand the requirements of this course.

STUDENT NAME: _______________________________________________________
STUDENT SIGNATURE: _________________________________________________

PARENT / GUARDIAN NAME: _____________________________________________
PARENT / GUARDIAN SIGNATURE: _______________________________________

DATE: __________________________

☐ Yes, I would like to receive information in regards to the course online platform, Schoology, so that I can follow the course.

My email address is: ___________________________________________________