



PERSONAL FINANCE

Course Syllabus

Mr. Van Stavern

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Class Website: www.willardbiz.com/vanstavern

Conference Hour: 2nd Hour (8:13-9:05 am)

Course Description: Personal Finance is a semester course that will prepare you for what you need to know to be a financially responsible adult. This course will cover the following topics: Earning Money, Paying Taxes, Banking, Budgeting, Insurance, Credit, Debt, and Investing.

How will you earn your grade? The grade for Personal Finance will be based on the following items:

- ◆ Daily Participation & Classwork
- ◆ Class & Individual Projects
- ◆ Pop Quizzes
- ◆ Unit Exams
- ◆ Comprehensive Final Exam (15% of your final grade)

*The Grading Scale for the class will mirror the Willard High School Student Handbook.

Attendance & Tardies: If a student is absent from class (excused or unexcused) they are responsible for getting their make-up work on the first day back in class. The student will have 3 days from his/her return to complete the work. Any make-up work not completed on time will result in a "0" in the gradebook. If a pre-announced deadline occurs on the day the student is absent, it is due on the day they return.

*Tardy policy will mirror the Willard High School Student Handbook.

Needed Supplies

1. Spiral Notebook
2. 2" 3-Ring Binder
3. 6 Tab Dividers
4. Pen (Blue or Black)
5. Pencil
6. Simple Calculator

Classroom Expectations (Rules):

1. Respect Everyone & Everything. Students should take care of their assigned area.
2. When Mr. Van Stavern is talking, students should stop and pay attention.
3. Always bring ONLY the required items to class. No unnecessary items (cell phones, mp3, etc.)
4. Follow directions. If the student has questions about something, they should ask.
5. Other than water bottles, do not bring food or drink into the classroom.

Consequences for not living up to the Classroom Expectations:

- ◆ 1st Offense: Verbal warning (minor offense or broken rule)
- ◆ 2nd Offense: Second verbal warning & a phone conference with parent/guardian.
- ◆ 3rd Offense: Student will be referred to their Assistant Principal for disciplinary procedures.
- ◆ Severe Behavior (repeated disruptions, fighting, cursing, assault, verbal abuse of teacher, etc.) will result in immediate removal from the classroom and a referral to an Administrator.

Academic Dishonesty (Cheating): Cheating is a serious offense and will not be tolerated. Students who violate this policy will be given a "0" for the entire assignment, referred to their Assistant Principle for disciplinary procedures, and be required to schedule a parental phone conference.

Daily Procedure:

1. Students should take care of their personal needs before entering the classroom.
2. Students should bring all class materials with them daily. Locker passes will not be given once class starts.
3. Come in. Sit Down. Start Working.
4. If the student was absent, he/she should check the Absentee Work box for missed work.

Homework Policy: The majority of work for Personal Finance will be completed in class. In the event that extra time is given, or homework is assigned, it will be due at the beginning of the following class period unless otherwise explained by Mr. Van Stavern.