

# PERSONAL FINANCE COURSE OUTLINE

Teacher: S.H. Johnson  
Phone: 410-674-7710 ext. 211  
E-mail: [shjohnson2000@yahoo.com](mailto:shjohnson2000@yahoo.com)

Planning Period: **1A** (7:17a.m. - 8:50 a.m.)  
**1B** (7:17 a.m. - 8:50 a.m.)

## RATIONALE

This course focuses on developing the student's academic, life, and workplace skills. Included in the content are ways to develop money management skills: spending, credit, savings and investing. A variety of exercises and labs will be used to facilitate student learning.

## TEXTBOOK

Mathematics with Business Applications - 5<sup>th</sup> Edition Glencoe

Cost: \$52.00

## PRESENTATION OF CONCEPTS

### First Semester

Chapter 1 - Gross Income  
Chapter 2 - Net Income  
Chapter 3 - Recordkeeping  
Chapter 4 - Checking Accounts  
Chapter 5 - Savings Accounts  
Chapter 12 - Investments  
Computer Simulation

### Materials

- ◆ Textbooks are a class set and are not assigned to students.
- ◆ Supplies Needed
  1. A three ring binder
  2. Lined paper, pens and pencils.

### Second Semester

Chapter 15 - Purchasing  
Chapter 16 - Sales  
Chapter 8 - Loans  
Chapter 9 - Vehicle Transportation  
Chapter 10 - Housing Costs  
Chapter 11 - Insurance  
Computer Simulation  
Research Project

### Make-up Work

It is the student's responsibility to get make-up work from the teacher upon their return to class after an absence.

### Make-up Days

Make-up days are scheduled for Tuesday thru Thursday from 2:00 – 4:00 p.m.

### General Information

- A \$1 lab fee and a computer ethics contract are required for this course.
- Homework will be assigned once a week.
- Professional attire will be required for class once a week.
- The Academic Dishonesty Policy of Meade Senior High will be strictly followed.
- Gradesheets will be provided bi-weekly for parent/guardian signature as a homework assignment.

## GRADE COMPUTATION

90% + = A  
80 - 89% = B  
70 - 79% = C  
60 - 69% = D  
0 - 59% = E

## GRADING SCALE

### 1<sup>ST</sup> Semester

50% = Classwork  
25% = Work Habits  
20% = Test & Quizzes  
5% = Homework

## GRADING SCALE

### 2<sup>ND</sup> Semester

50% = Classwork  
25% = Work Habits  
20% = Test/Quizzes  
5% = Homework

# PERSONAL FINANCE

## CLASS RULES

1. **Care of Materials.** Each student is responsible for the care and cleanup of his or her assigned work area.
2. **Food and Drink.** You may not bring food and drink into the classroom.
3. **Make-up Work.** Students are responsible for completing all work missed during an absence and should schedule a make-up day with the teacher within two days after returning to school. All work missed must be made up within a week. Any work not made up will be counted as a zero.
4. **Attendance.** Three or more unexcused absences during a marking period will result in an automatic failure. Students are to have no more than six absences during the semester.
5. **Absence notes.** You must assume responsibility for presenting your absence note or pass at the beginning of class. Absence notes must be presented within three days. Failure to present your absence note on time will be counted as an illegal absence.
6. **Deadlines.** You must meet assignment deadlines. Work will not be accepted late. Exceptions for unusual circumstances will be dealt with on an individual basis.
7. **Promptness.** You must be in the classroom when the bell rings. Three unexcused lateness will result in a referral to the office for administrative action.
8. **Rest Room Privileges.** No passes to the lavatory will be given during class except for emergency situations.
9. **Courtesy.** Everyone deserves respect. Please be courteous to your teacher and your fellow classmates.
10. **Class Preparation.** You must come to class prepared. Bring all required materials to class every day. Also, please bring a positive and winning attitude to class every day.
11. **Learning Behavior.** You must be attentive and must not disrupt class. You may talk when permission is granted. You are responsible for all directions given. You must use this class time to do work for this class only.
12. **Dismissal.** When directed by the teacher, clean up your work station. Place books and stands in proper position, throw waste paper in the trash container, turn the equipment off, hand in assignments, and push your chair under the desk upon dismissal. You will remain in your seat until the teacher dismisses the class.