**Instructor: Joe Jellison (jellison\_j@hcde.org/joe.jellison@gmail.com, 423-886-0880 ext. 397)**

**Course Description:** Personal Finance is a course designed to help you make individual choices that impact your future financial goals. You will design personal and household budgets; simulate use of checking and saving accounts; demonstrate knowledge of finance, debt, and credit management; evaluate and understand insurance, taxes, and interest rates. This course will provide a foundational understanding for making informed personal financial decisions.

**Topics Covered:** Financial Responsibility and Personal Decision Making; Education, Careers, and Income; Planning and Money Management; Credit and Debt; Risk Management; Saving and Investing

**Classroom Mission**: *The mission of this classroom is to develop financially responsible citizens who analyze personal financial decisions, evaluate the costs and benefits of their decisions, recognize their rights and responsibilities as consumers, and apply the knowledge learned to financial situations encountered later in life.*

**Required Materials:**

1. 3 ring binder (1.5”) with 3 tab dividers

-First tab should be labeled **Notes/Quizzes**, second tab **Tests/Projects**, and third tab **Papers**

2. Pencils

3. Notebook paper

**Grading Scale**:

A = 93-100 C = 75-84

B = 85-92 D = 70-74 F = 69 or below

**Evaluation**:

Classwork/Homework = 40%

Quizzes = 10%

Tests/Projects/Papers = 50%

\*The Semester Exam will count 20% of your Semester grade.

**Class Expectations**:

1. Be respectful to everyone and everything.

2. Be prepared for class. Turn assignments in on time.

3. Do not be late. Be in your seat when the bell rings.

4. Participate in class discussions.

5. Always bring your “A” game.

**Academic Integrity:**

The faculty expects from its students a high level of responsibility and academic honesty. Cheating will not be tolerated at the school. It is imperative that you take responsibility for your own work. If you fail to do this, you will receive a zero on that particular assignment and a phone call to your parents/guardians.

**Other Important Notes**

* Food and water/coffee is fine in the classroom. Please no sodas or messy foods.
* No cell phones during instructional time. **Cell phones will be taken up if they are out during instructional time. I mean business here!!**
* I will be here everyday at 7:00am and after school every day until 2:45pm.
* If you are absent, please go to the make-up work plastic bins to get your work. You have **5** school days to make up the work with no deduction.
* To receive full credit on assignments, they must be turned in on time. If not, I will deduct 10% off your assignment grade for each additional day it is not turned in.
* Assignments will be posted on PowerSchool and ManageBac. Please check assignments daily.
* Please use the “classroom sign out log” on the red clipboard when leaving the classroom.

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***Personal Finance***

***Teacher: Mr. Jellison***

Student Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Student Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Parent Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Parent Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Due Monday, August 14th**