

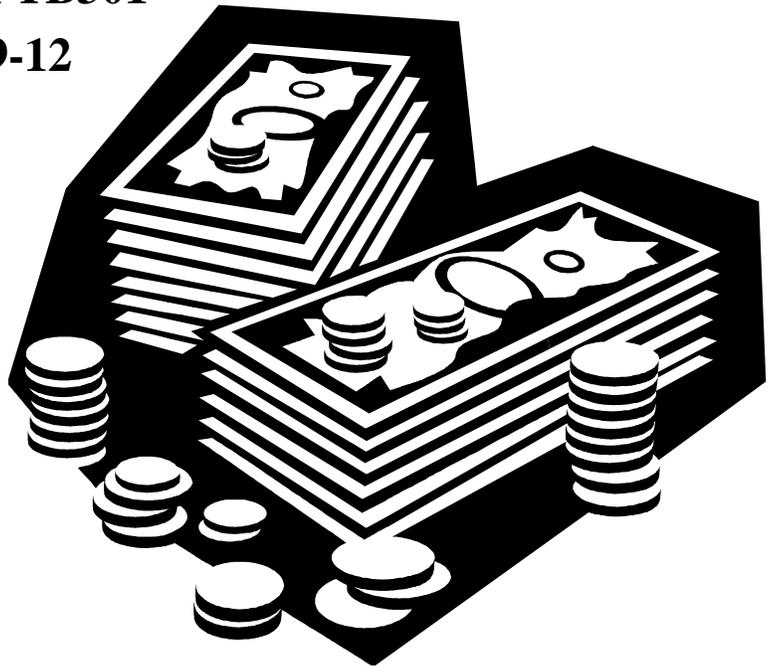
AFNORTH INTERNATIONAL SCHOOL

Personal Finance

Course Syllabus



Course Title: Business & Personal Finance
Course Code: PTB301
Grade Level: 9-12



SOURCE: <http://www.dodea.edu/curriculum/profTech.cfm?print=y&cld=courses&course=PTB301>

COURSE TITLE: Business and Personal Finance	GRADE LEVEL: 9-12
CODE: PTB301	COURSE LENGTH: 18 - 36 weeks

Major Concepts/Content:

This course is designed to make students aware of the financial challenges confronting them in daily living and in the workplace. Included will be such topics as how to make intelligent decisions in spending and saving; how to maintain good financial records ~~and manage payroll; how to use the accounting cycle; how to write a business plan~~; how to use credit and card cards wisely; how to obtain information from banking services, insurance choices, investment choices and how to prepare income tax forms.

Major Instructional Activities:

Instructional activities will be provided in a classroom or a lab utilizing individualized instruction and electronic learning services. Textbooks, workbooks, simulation projects, and appropriate financial software, internet activities and alternative resources may be used.

Major Evaluative Techniques:

Students will be required to demonstrate their mastery of skills through activities, tests, projects, and presentations.

Essential Objectives:

Upon completion of the course, students should be able to

- Maintain and reconcile checking accounts.
- Prepare budgets.
- ~~Calculate salary and payroll deductions.~~ [Read and decipher a pay stub.]
- Demonstrate an understanding of the benefits, risks, and management of credit cards and loans.
- Calculate interest rates for loans, credit cards, and interest income.
- Compare the advantages and disadvantages of different saving and investment opportunities.
- Complete a stock market simulation.
- Complete basic income tax forms.
- Demonstrate the role of being an educated consumer in today's technological world.
- Select appropriate [auto/home] insurance for a given situation.
- Use appropriate financial software for maintaining records.

Please note:

The focus of this course at AFNorth International School will be **Personal Finance**. The business topics of the course **will not be** covered. Double strikethrough font indicates a topic or skill that will not be taught. Brackets around text indicates a topic or skill that has been added to or substituted for a course objective.

Q	R	Month	Block	Discussion Topic
1	X	AUG	0	Syllabus
1	A	AUG	1	A World Without Currency
1	A	AUG	2	A Short History Of Money
1	A	AUG	3	The Types Of Local Banks and the Services They Offer
1	A	AUG	4	The Banking System In the United States (plus short Video)
1	A		5	The Value of the Dollar Today Compared To Yesterday & Tomorrow
1	A	SEP	6	The Consumer Price Index
1	A	SEP	7	The Value of the Dollar Compared To Other Currencies
1	A	SEP	8	How the Dollar's Value Effects Trade and You
1	A	SEP	9	The World of Stock Markets and Why You Should Care
1	A	SEP	10	
1	A	SEP	11	
1	B	SEP	12	Managing Day-To-Day Expenses
1	B	SEP	13	Writing Checks
1	B	SEP	14	Keeping a Ledger - Debits and Credits
1	B	SEP	15	Creating a Budget
1	B	OCT	16	What Are You Worth? Assets!
1	B	OCT	17	What Kind Of Consumer Are You?
1	B	OCT	18	Making Better Consumer Decisions
1	B	OCT	19	Consumer Rights and Laws and What To Do When Things Go Wrong
1	B	OCT	20	This Is My Budget! Student Presentations
1	B	OCT	21	Assessment
2	A	OCT	22	Credit and How It Works
2	A	OCT	23	Your Credit Rating and the Laws and What To Do When Things Go Wrong
2	A	OCT	24	Loans, Interest, and Payments
2	A	NOV	25	The Costs Of Car Ownership
2	A	NOV	26	Getting a Car Insurance Quote
2	A	NOV	27	Financing a Car Purchase
2	A	NOV	28	Creating a Car Budget
2	A	NOV	29	This Is My Loan! Student Presentations
2	A	NOV	30	Assessment
2	B	NOV	31	The Costs of Owning a Home
2	B	NOV	32	Financing a Home Purchase
2	B		33	Introduction To Compounded Interest - Paying It!
2	B	DEC	34	Creating a Home Budget

2	B	DEC	35	Credit Cards (The Good): The Perks & Benefits
2	B	DEC	36	Credit Cards (The Bad): Minimum Payments Forever!
2	B	DEC	37	Credit Cards (The Ugly): Hopelessly In Debt
2	B	DEC	38	To Buy Later or To Charge It Now?
2	B	DEC	39	This Is My Car/Home! Student Presentations
2	B	DEC	40	This Is My Car/Home! Student Presentations
2	X	JAN	41	Review Quarter 1
2	X	JAN	42	Review Quarter 2
2	X	JAN	43	FINAL EXAM
3	A	JAN	44	Introduction To Compounded Interest - Receiving It!
3	A	JAN	45	Doing Less But Starting Early or Doing More But Starting Late?
3	A	JAN	46	Investing the Safest Way
3	A	JAN	47	Inflation
3	A	JAN	48	Risk vs. Return
3	A	JAN	49	A Brief History of the New York Stock Exchange and the Market Ups and Downs
3	A	FEB	50	Researching Stocks
3	A	FEB	51	Researching Stocks
3	A	FEB	52	Researching Stocks
3	A	FEB	53	This Is My Portfolio! Student Presentations
3	A	FEB	54	Assessment
3	B	FEB	55	Retirement Investments, Pensions, and Social Security (Before-Tax Accounts)
3	B	FEB	56	After-Tax Investments, Dividend & Interest Income, & Capital Gains
3	B	MAR	57	What Are Annuities and DRIPs and How Do They Work?
3	B	MAR	58	Working Backwards: Establishing Investment Goal Benchmarks
3	B	MAR	59	Working Backwards: Accounting For Inflation
3	B	MAR	60	Mutual Funds: Sharing the Risk
3	B	MAR	61	Types of Funds and Their Managers
3	B	MAR	62	Researching Funds
3	B	MAR	63	Researching Funds
3	B	MAR	64*	Researching Funds
3	B	MAR	65	Investing My Inheritance! Student Presentations
3	B		66	Assessment
4	A		67*	Picking a Career Path
4	A	APR	68	Your Career and Your Finances
4	A	APR	69	Changing Jobs & Changing Careers & Finances

4	A	APR	70	Partnerships Gained and Lost and Your Finances
4	A	APR	71	The Costs Of Children
4	A	MAY	72	Revisiting "This Is My Life!"
4	A	MAY	73	How My Life Has Changed! Student Presentations
4	A	MAY	74	Assessment
4	B	MAY	75	Adding a Time-Line To "This Is My Life!"
4	B	MAY	76	College Costs and Student Loans
4	B	MAY	77	Researching a College
4	B	MAY	78	Creating a "Going To College" Financial Goal
4	B	MAY	79	Creating a "Going To College" Financial Plan
4	B	MAY	80	An Example of a Personal Financial Goal and Plan
4	B	JUN	81	Adding Other Financial Goals To "This Is My Life!"
4	B	JUN	82	Developing My Personal Financial Plan
4	X	JUN	83	Developing My Personal Financial Plan
4	X	JUN	84	Developing My Personal Financial Plan
4	X	JUN	85	My Personal Financial Plan! Student Presentations

Online Resources:

Syllabus:

http://www.afno-is.eu.dodea.edu/highsch/Course_Syllabi

Assignments:

<http://www.webspawner.com/users/DDDoherty2/index.html>

Continuous School Progress:

AFNORTH International Middle/High School's CSP (Continuous School Progress) goal is, **“All students will improve their written communication skills across the curriculum.”** The 6 + 1 trait is the model selected to improve school-wide writing in all subject areas. The 6+1 Trait writing framework is a powerful way to learn and use a common language to refer to characteristics of writing as well as establish a common vision of what “strong” writing looks like. Teachers and students will use the 6+1 Trait model to identify areas of strength and weakness as they continue to strive towards continued writing improvement. Success of all students requires that the 6 + 1 Trait become a consistent and integral component of each course taught at AFNORTH International Middle/High School.

As part of the Business & Personal Finance curriculum students will, on a regular basis in activities, assignments, as well as on assessments, explain, and justify their ideas, problems, and solutions and the process through which they came to those solutions. These activities will help the student to learn how to

- Organize and consolidate their financial thinking through communication;
- Communicate their financial thinking coherently and clearly to peers, teachers, and others;
- Analyze and evaluate the financial thinking and strategies of others and;
- Use the language of business and finance to express financial ideas precisely.

In addition beginning with the 2007-2008 school year, Mathematical Computation has been added to the CSP goals.

As part of the Business & Personal Finance curriculum students will, on a regular basis in activities, assignments, as well as on assessments, be expected to perform basic mathematical operations (multiplying, dividing, adding, and subtracting integers, fractions, and decimals) without a calculator.

Course Grading And Assessment:

AFNORTH HIGH SCHOOL GRADING SCALE:

A+	97 - 100%	A	93 - 96	A-	90 - 92
B+	87 - 89	B	83 - 86	B-	80 - 82
C+	77 - 79	C	73 - 76	C-	70 - 72
D+	67 - 69	D	63 - 66	D-	60 - 62
		F	Below 60%		

Quarter grades are determined by:

Daily Assignments, Participation, & Effort (In Class)	+/- 20 %
Readings and Assignments (Out of Class)	+/- 20 %
Presentations (Quality Assessment)	+/- 20 %
Multiple Choice and Matching Textbook Assessments	+/- 20 %
Written Response Assessments	+/- 20 %

The final semester grade is calculated using 80% of the average of the two-quarter grades plus 20% of the End of Semester (final exam) Assessment grade.

Course Expectations/Consequences:

It is expected that all students come to class prepared and with a willingness to learn. Students needing to use the restroom or get a drink of water should do so during the very generous 10-minute passing period. Classroom time is to be used for learning Algebra only. Behavior should never interfere with learning or teaching. Students will be expected to enter the room quietly and respectfully and maintain that decorum the entire time they are in the classroom.

- Students are not to bring gum, candy, snacks, food or drink of any kind into the classroom.
- Hats and head covers of any kind (including bandanas, hair nets, sweat bands, etc.) not to be worn inside the classroom by students.
- No electronic devices of any kind are to be visible or used in the classroom by students at any time except when specific technology is incorporated into the Algebra instruction.

Students will be expected to put forth whatever effort is required for them to master the Business & Personal Finance knowledge and skills presented to them. Since every student has a different level of background knowledge and talents as well as prior skill, the amount of effort required for each individual student to master the course material may vary significantly. “Trying” will never be an acceptable alternative for “doing”.

Please note the following:

All assignments are posted in the classroom and to the website

<http://www.webspawner.com/users/DDDoherty2/index.html>.

All notes, work, and assignments must be kept for the duration of the course (the entire school year).

Please note that a majority of quizzes, chapter tests, and the end of quarter and final exams may be created from the same pool of problems. It is essential that students keep all returned scored and practice assessments as study guides for future tests. Any assessment may have ideas, concepts, or skills from any previously covered chapter and unit.

Participation And Preparedness:

Participation and preparedness points may only be earned if the student is physically in the classroom properly prepared and participating. For excused absences, participation points may be made up during seminar, after school during detention as available, or during other approved tutoring sessions. For excused absences, preparedness points may be made up by presenting the completed assignment during seminar within the time allotted for make-up work per the AFNORTH Student/Parent Handbook.

Part of being prepared for class is arriving early enough to be set and ready to go at the appointed start of class time having made use of the very generous 10 minute passing period go to locker, water fountain, and bathroom. Failure to be fully prepared for class on time will result in not earning all available preparedness points for that class meeting. In addition, students requesting a pass out of class due to not being prepared for reasons such as going to their locker, getting a drink, going to the toilet, etc., may also be asked to make up the time they were out of the classroom immediately following dismissal of that period. Failure to do so may result in a lunch period or an after school detention or other disciplinary action consistent with the procedures outlined in the AFNORTH Student/Parent Handbook.

Part of being prepared for class is bringing all necessary materials to every class including the Business & Personal Finance notebook (with all notes, work, and handouts completed and neatly labeled and organized for that quarter although notebooks from prior quarters may be required for particular lessons as posted in the classroom and/or assignment web-page) as well as all of the student's personal supplies (see below). Failure to be fully prepared for class on time will result in not earning all available preparedness points for that class meeting.

Part of participating appropriately means allowing others to participate fully in the learning process and the teacher to instruct without unwarranted distractions. Failure to follow classroom and school rules, using class time inappropriately, interfering or disrupting the learning / teaching process will result in not earning all available participation points for that class meeting as well as possibly disciplinary action consistent with the procedures outlined in the AFNORTH Student/Parent Handbook.

Textbooks:

Business & Personal Finance In Partnership With Standard & Poor's, GLENCO McGraw-Hill, 2002.

Supplies:

Please come to class prepared with the following materials:

- 3-ring Binder with loose lined paper
- A Spiral Notebook for notes (that can be secured into the 3-ring binder)
- A USB Flash Memory Stick
- Plastics zip pocket with the following: pencils, large eraser, bright marker or pen plus a highlighter
- Scientific Calculator (Note: a TI-83 calculator or equivalent may be checked out from supply for use during the academic year. A form must be completed and signed by the parent and student prior to the student being issued the calculator.)

Homework Policy:

Work must be completed on time for the full benefit of the assignment to be realized.

Independent, individual practice is essential for mastery of Business & Personal Finance.

It is recommended that students do half of the unfinished assignment the night of class then complete it the following evening. **Do not wait until the last minute to complete the assignments.**

If no specific assignment has been given, then the student is expected to study vocabulary, review readings, revisit notes, read daily financial news, check on the stock market headlines, etc. for 30 minutes every school day evening. There is no such thing as not having any Business & Personal Finance studying to do or learn!

Work must be neat and directions followed correctly. Organize your work and label your paper **with first and last name** properly. **No name? No credit!**

Make-Up Work Policy:

Business & Personal Finance is a challenging subject. One topic builds on another. Daily participation is a must. Many of our Business & Personal Finance activities and discussions will involve group work, internet access, Excel, and the use of manipulatives and other technologies. These activities cannot always be made up at home, so class attendance is extremely important. If it is necessary for you to miss class please, during seminar, ask for the work that you miss.

You have one day per day of absence to make-up any missed work or assessment as outlined in the AFNORTH Student/Parent Handbook. If a test or quiz is assigned for the day you return, you will have to take it. Any missed test or quiz must be made-up within **ONE** week outside of class during seminar, lunch, or after school detention (as available). All students are impacted by tests and quizzes missed by even one student. No student may receive feedback on their progress until all students, within a reasonable time period, have completed the assessment. Once the assessments are scored, no make-ups will be allowed.

Extra Help:

Seminar is the first stop for extra help. Students may make an appointment to see the instructor during seminar.

Seminar:

All students must make an appointment for **specific** help during Seminar. Students may not just drop in nor will students be allowed to come to B1.17 just to work on their Business & Personal Finance assignments during Seminar except to use a computer. Passes will not be written during the passing period immediately prior to Seminar. Appointments specify a time that the student will receive one-on-one or small group help from the instructor. If a student is late (or too early) for their appointment, the student may be turned away if their presence interferes with other students receiving help at their appointed time. If a student does not have an appointment, they may ask their seminar teacher to e-mail the Business & Personal Finance instructor with the specific reason for the request to see if a time slot is available that block.