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## PERSONAL FINANCE SYLLABUS

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TEACHER	Mrs. Angie Neff
EMAIL	aneff@buckleyschools.com

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### COURSE DESCRIPTION

This course provides students with practical knowledge and skills for managing personal finances. Using the Dave Ramsey High School Education Curriculum 4th Edition, students will learn about budgeting, saving, investing, and other financial concepts essential for achieving financial stability and success.

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### LEARNING OUTCOMES

By the end of this course, students will be able to:

1. Understand and create personal budgets.
  2. Develop strategies for saving and investing.
  3. Make informed decisions about credit and debt.
  4. Plan for future financial goals.
  5. Apply financial principles to real-life scenarios.
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### UNIT CALENDAR

Unit 1: Introduction to Personal Finance  
Unit 2: Budgeting Basics  
Unit 3: Saving Money  
Unit 4: Credit and Debit  
Unit 5: Consumer Awareness  
Unit 6: Career Readiness  
Unit 7: College Planning  
Unit 8: Financial Services  
Unit 9: The role of Insurance  
Unit 10: Income and Taxes  
Unit 11: Housing and Real Estate  
Unit 12: Investing and Retirement  
Unit 13: Global Economics

### ASSESSMENTS

Students will be assessed using daily checks for understanding and unit tests. There will also be a midterm exam and a final project.

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# PERSONAL FINANCE SYLLABUS cont.

## GRADING

Grades will be based on total points accumulated by students throughout the semester divided by the total number of points available throughout the semester. Students will be graded on a variety of activities including, but not limited to worksheets, unit assignment sheets, quizzes, tests, exit tickets and group and individual projects. As per the Student handbook, the cumulative grading system calculates a student's grade in a class that counts each new assessment points as it's assigned throughout the semester. Exams will be 20% of the total points for each semester calculated through PowerSchool.

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## TECHNOLOGY/LMS REQUIREMENTS

Students will need a computer for each class with access to the internet. Students will be using the Classroom Edition of Dave Ramsey's finance program as well as programs such as google classroom, google docs, nearpod, and Desmos.

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## REQUIRED MATERIALS

- Folder or Binder (used only for this class)
  - Notebook (used only for this class)
  - Paper
  - Pencils/pens
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## CLASSROOM POLICIES

- Cell phones must be put up.
  - Be in your assigned seat and work on the bell work when the tardy bell rings.
  - Bring all materials to class and take them with you when you leave.
  - Treat each person in the room with respect and dignity.
  - Follow all procedures and policies as outlined in the Buckley High School student handbook.
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## ADDITIONAL HELP

I will be available for seminar periods for any help or questions you have. You can also reach me via email.

My goal is for each and every student to excel in this class! This will likely be the most important class they will ever take! Please let me know if there is any way I can help you!

-----Do Not Remove-----

**I have read and understand the expectations required of me to be successful in this course. I will confirm acknowledgement of this syllabus by sending an email prior to the September 6, 2024 lesson to [aneff@buckleyschools.com](mailto:aneff@buckleyschools.com) .**