Financial Literacy

Class website: jenkinsbusiness.weebly.com

email: tjenkins@sra.mn

Welcome to Financial Literacy! This class will give you the confidence and skills to make responsible financial decisions today and in your future. I'm looking forward to observing your growth and working with you as you take the first steps in building your financial stability!

Course Description:

In this course you will gain expert knowledge from world-renowned financial advisor, Dave Ramsey and his team of experts using Foundations in Personal Finance curriculum. Lessons will be interactive, hands-on, and you will leave with the tools to be financially successful as you navigate the economic world before you. Yes, even as a teenager you have the potential to make decisions that affect your wealth positively AND negatively.

Business Capstone Course Unit Names:

Fall Semester

- 1. Intro. To Personal Finance
- 2. Saving
- 3. Budgeting
- 4. Debt
- 5. Life After High School
- 6. Consumer Awareness

Spring Semester

- 7. Bargain Shopping
- 8. Investing and Retirement
- 9. Insurance
- 10. Money and Relationships
- 11. Careers and Taxes
- 12. Giving

Grading Policy:

Your grade will come from a variety of assignments, including group work, public speaking, quizzes, presentations, tests, and participation. **All assignments are due at the beginning of class.** No exceptions! No name and date, no credit. In most cases if a student misses a group presentation day he/she will have to make up their portion, but with one grade lower penalty. Late work is accepted up one week passed its due date for up to 50% credit. After 5 school days late assignments will not be accepted or able to be made up.

Grading breaks down as follows: 50% assessments and presentations, 30% assignments, 10% participation, 10% final

Emails:

If you have any questions outside of class I am best reached through email. My response time is usually within a few hours. My expectations for emails from students are as follows: You must include a salutation, write full words with proper grammar and English (this is not a text), and a closing. I will not reply to an email without the above except to remind you to use proper grammar and English. If you email me about homework due the next day after 5:00pm I can not guarantee I will respond the same day.

Daily Supplies:

- An alert, ready-to-be challenged mind-set
- Foundations in Personal Finance workbook (provided)
- Your laptop, charged.
- Notebook for class notes/Assignments
- Blue or black ink pens
- Highlighters

Donations much needed for the class:

Cleaning wipes, and tissue would be greatly appreciated!

Absences:

If a student misses 1 day he/she has 1 day to make up the work without consequence. If he/she misses 2 days then he/she has 2 days to make up the work, etc... *Daily schedule is posted on the class website- students can get their make up work from the site for most cases. **Note:** I will not pursue you for absent work. It is your responsibility to get it turned in. Teamwork is vital to a successful organization; therefore, it's important for each member to be present when teams are presenting projects. In most cases if a student misses a group presentation day he/she will have to make up their portion, but with one grade lower penalty.

Rules to live by:

- Be on time! You must be in your seat and ready to work when class starts.
- Be prepared! Bring daily-required materials to class every day!
- The teacher dismisses the class, not the bell!
- Demonstrate positive character traits at all times.
- Look teachers and fellow students in the eye when speaking with them.
- Students will allow girls/women to exit a room before boys/men.
- Students will respond with Yes, Sir; No, Ma'am, Please, Thank you, etc...
- Meet your teacher at the door of the classroom before class begins with a handshake and/or greeting each day.
- Students will stand and greet important guests that enter the classroom such as board members, guest speakers, etc...
- Students will greet other adults by their title such as Mr., Mrs., Ms., Dr., etc... No first names are to be used by students when addressing adults.

Discipline Policy:

Please see the Student Handbook at www.sra.mn

Dress/Uniform Code: <u>All students</u>, regardless of their track, are required to wear school uniforms and follow the dress code while on campus and participating in off campus activities unless otherwise permitted by administration.

I have read and understand Mrs. Jenkins of understand if I have questions I can email Tutoring Hours: Wednesdays 2:50-3:50	0	
Student Name (print):		
Student Signature:	Date:	
Parent/Guardian Name (print):		
Parent/Guardian Signature:	Date:	
Parent/Guardian's best phone number:		
Parent/Guardian's email:		