

ST. PIUS X HIGH SCHOOL



Course Title: Personal Finance & Investments

Class Meeting Room: 256

Semester: Spring 2021

Instructor: Joseph Niblock

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COURSE DESCRIPTION

An introduction to personal finance fundamentals including career decisions, money management, financial security, credit management, resource management, and risk management. The student will learn financial methods and tools that prepare them to manage their money and achieve their financial goals. The course content will prepare a student to make wise financial decisions that will lead to financial security and wealth building.

REQUIRED TEXT

None.

REQUIRED MATERIALS

Binder, paper, & a writing utensil.

COMMUNICATION

Preferred method of communication is via email listed above. Any other concerns can be mentioned before or after class or during Seminar/Study Hall. Additionally, I have a planning period during 7th hour when I am available to talk.

GRADING POLICY

Grades will be based on the St. Pius X High School grading scale. Grades will be composed primarily of exams, quizzes, and assignments. The final exam will compose 15% of the final grade for the semester. There is no extra credit in this class. Missed questions on exams and quizzes can be retaken. Only 50% of missed points can be earned on retakes.

The grading breakdown consists of:

55% Exams/Quizzes (Excluding Final Exam)

30% Assignments

15% Final Exam

LATE WORK

Unexcused late submissions will be penalized 25%. Submissions later than two days are not accepted. Excused absences should be communicated promptly to the teacher. Missed work should be made up at a reasonable pace dependent on circumstances. All assignments are posted on Google Classroom. Special circumstances may arise given quarantine procedures for the semester and will be communicated if such events transpire.

CLASSROOM EXPECTATIONS

- Students should be seated and prepared for class when the bell rings
- Tardiness is not allowed
- Always respect the teacher and other classmates
- Active listening and participation is expected for a proper learning environment
- Use of cellphones is prohibited without explicit permission
- No food or drink is allowed in the classroom (except water)
- Chromebooks used during class are only to be used for schoolwork
- The teacher's desk and chairs are off limits to students
- *All expectations outlined in the student handbook*

ACADEMIC INTEGRITY

Academic integrity and honesty are expected for all courses. Students are expected to complete all coursework and assignments individually unless otherwise stated. Outside discussion of class materials is encouraged. Severe penalties will ensue if a student is caught cheating on coursework. Any form of plagiarism is prohibited. All cheating and plagiarism is reported to the Vice Principal. It is in the best interest of the student to take responsibility for their learning.

COURSE CONTENT (All Missouri Standards Covered)

Financial Decision Making

- *Unlimited Wants and Limited Resources*
- *Choice and Decision Making*

Earning Income

- *Career Choices and Consequences*
- *Forms of Compensation*
- *Taxes and Other Deductions*

Buying Goods and Services

- *Creating a Budget*
- *Purchasing Items of High Value*
- *Considering Alternative Goods and Services*
- *Selecting Financial Institutions*

Saving

- *Reasons for Saving*
- *Interest on Savings*
- *Saving Instruments*

Using Credit

- *Facets of Credit*
- *Interest on Credit*
- *Credit Worthiness*

Protecting & Insuring

- *Protecting Against Financial Risk by Insuring*
- *Protecting Personal Identity*

Financial Investing

- *Investment Instruments*
- *The Relationship between Risk and Reward*

* I have read and understand the above policies and expectations for this course. I accept responsibility for the information they contain.

Student Signature

Parent/Guardian Signature
