



Reynolds High School

Building Relationships for Academic Success

Personal Finance

Patrick Brown

503-667-3186 Ext. 1125

Room: 716

pbrown@rsd7.net

Schoology (contains course materials & updates) → reynolds.schoology.com

StudentVue (contains student grades for course work)

Required Materials:

Each student is required to come to class with the following materials to be successful:

- Charged Chromebook or personal laptop and charging cord (***required daily**)
- Dedicated method to save materials handed out – this can be a three-ring-binder with a section or folder dedicated to this course
- Writing utensils: pencils, pens, erasers, highlighters

Course Description:

Personal finance is a **required** semester course ($\frac{1}{2}$ **credit**) that covers all the essential personal finance topics necessary to become a financially capable student. Topics include banking, credit, budgeting, investing, careers and more. By the end of this course, students will have a thorough understanding of personal finance topics and be prepared to handle the financial responsibilities that exist after graduation.

Course Requirements:

Students will be required to attend and participate in activities that range from whole-class discussions to individual assessments. The content is geared toward student experiences both present and future. Come to class prepared to share individual experiences and thoughts about personal finance and the responsibilities that await every student as they mature. Expect there to be daily activities and/or assignments, which makes daily attendance essential. There will be individual assessments in the form of tests based on individual and/or combined units and an individual project to summarize takeaways about personal finance. These are required mastery assessments, necessary to earn credit.

Course Schedule/Outline of Units:

Semester	
Unit 1	Behavioral Economics
Unit 2	Banking + Investing
Midterm Exam	
Unit 3	Types of Credit + Managing Credit
Midterm Exam	
Unit 4	Insurance + Taxes
Unit 5	Budgeting + Consumer Skills
Final Exam	

Grading Policy Description:

Students will earn their grade based on points accumulated from a variety of assignments, quizzes, tests, homework, and projects throughout the school year. There are four main categories from which students may earn points towards their grade:

Category	Weight of Overall Grade
POWER	5%
Coursework	25%
Classwork	25%
Lesson Quiz	10%
Mastery	35%
Total	100%

- **POWER** relates to classroom expectations every day to support daily academic habits.
- **Coursework** refers to all individual assignments related to lesson content.
- **Classwork** refers to in-class activities (group or individual) designed to practice achieving mastery content.
- **Quizzes** are short assessments from lecture videos. These can only be **completed in class**.
- **Mastery** is displayed in assessments such as tests, projects, etc. and are of the greatest significance. Anything completed or discussed in class, along with **Coursework** and **Classwork**, is fair game for **Mastery** assessments.

Letter Grade Description & Percentage Breakdown:

Grade %	Letter Grade	Description
100-90%	A	The student fully understands the content and the course objectives have been mastered.
89-80%	B	The student understands the content and course objectives at an above average level.
79-70%	C	The student understands the course content and course objectives at an average level.
69-60%	D	The student does not understand the course content and a minimum of course objectives are met.
59-0%	F	The student has not met a sufficient number of course objectives to pass a minimum level and receives no credit.

Late Work Policy:

All assignments are expected to be completed by all students. Assignments will be given with a due date and time (standard is by 11:59pm of the day due, unless otherwise informed – start of period or end of period). **Assignments are due when they are due**, not 5 minutes later, or later that day, or the next morning, etc., and must be turned in on time to receive full credit. **Assignment due dates will be displayed on Schoology and the classroom whiteboard.** It is recommended that due dates are recorded in your planner, but Schoology assignments will also be listed in your upcoming tasks (right hand side).

Work turned in after the due date/time, except for excused absences or other emergencies, is late and will be marked down **1 letter grade** (10%), below what the assignment would have earned if turned in on time. For example: an assignment that would have received 92% → 82% or 81% → 71% respectively. There are, however, firm deadlines or cut-off dates for graded work, when assignments will lock on Schoology or no longer be accepted. These will be written on the assignment board and should be transcribed in your planner.

After an absence, **students are responsible** for seeking what was missed, handouts, or assignments. Login to **Schoology** and refer to the **Week Ahead** document to see what was on the schedule for the day you were absent.

Test-Retake Policy:

Any student that scores below 75% on a unit (Mastery) test qualifies to re-take an alternate version of the test. To retake a test, the student must complete all assignments for that unit, including any that are missing or incomplete. The maximum score possible for an exam retake will be capped at 85% (B). This is intended to encourage students to prepare for the exam, the first go around.

Academic Honesty:

Students are expected to do their own work and cite the work of others as appropriate. Plagiarism is the willful presentation of someone else's previously written, published, or copyrighted material as one's own. Copying work from someone else may be regarded as plagiarism if done without consent and if credit is not given to the original writer. Penalties for cheating and/or plagiarism may include but not limited to the following: failing the assignment, failing the project or course, and/or subject to further disciplinary action.

Class Expectations:

Letter	Stands for	What does this look like in our classroom?
P	Prepared & Punctual	Arrives promptly, seated, with laptop, and is ready to learn before the bell rings.
O	Organized	Maintains a binder, folder, or notebook for class materials – separate from other courses.
W	Writers	Prepared to write daily through critical analysis of content (notes, short writes, assignments, etc.).
E	Engaged	Follows directions, attentive, and willing to actively participate during class and in Schoology.
R	Respectful	Respect for teacher, peers, as well as the space and property they occupy. Open and willing to learning new ideas, information, and differing viewpoints.

Time Management: Productive use of time will be essential to success in class; **chronic tardiness indicates a lack of respect** for other students, the teacher, and yourself. This is a path to failure at work, hinders your ability to learn, and therefore unacceptable.

End of the Period: No matter what activity we've been engaged in during the period, we will reassemble as a class, in your assigned seats, during the last few minutes for a final wrap-up, announcement, etc. **Please remain at your assigned seats until the bell rings.** Do **NOT HERD** at the door like cattle.

Learning Environment: Desktops need to be kept clear for notetaking, completing assignments, etc.; all purses, bags, backpacks, suitcases, etc. are to be kept somewhere other than the desktop, preferably out of walkways in the classroom.

Food & Drink: I strive to keep my room clean and clear of clutter and pests. To better provide a safe and healthy learning environment I ask that you **do not bring any food or drink** (other than water) into the classroom. If they must accompany you, then please leave them at the desk in the rear of the room next to the door until the end of the period; otherwise, finish them before entering the classroom.

Hall Passes: You are expected to be in class during class time. RHS administration requires that students have their **planners signed when released from class**; these releases include water, bathroom, locker, the nurse, or the library. Yes, you need a pass to go to the water fountain and the bathroom, and yes, I know they are right outside the room, but to be fair **everyone must have their planner signed**, even for nearby destinations.

Electronic Devices Policy:

All students are required to keep all personal electronic devices – including cell phones, smartwatches, and wired/wireless earbuds or headphones – powered off and stored away for the entire school day. This includes during class time, passing periods, and lunch/breaks.

This new policy is being implemented to **enhance focus, improve learning outcomes, and promote positive social interactions** during the school day. In today's digital age, personal devices are a regular part of students' lives. However, research and real-life classroom experience show that reducing device usage during school hours helps:

- Increase academic engagement and concentration
- Improve classroom participation and behavior
- Strengthening student collaboration and peer relationships
- Reduce anxiety and promote overall well-being

Key Policy Details:

- Students will have access to all necessary academic tools and materials through district-issued devices or approved personal computers for instructional use
- Devices used in violation of the policy will be **confiscated** and will only be released to a parent or guardian.

***Tear off and return this page of the syllabus to Mr. Brown and keep the rest of the syllabus in your binder to reference during the school year.**

By signing this form both signees (parent/guardian and student) acknowledge that both have read, understand, and agree upon the requirements and responsibilities outlined for Mr. Brown's Personal Finance course. Failure to sign this agreement will impact on the student's overall grade.

Print Student Name_____ Period_____

Student Signature_____ Date_____

Print Parent/Guardian Name_____

Parent/Guardian Signature_____ Date_____