



# Reynolds High School

## PERSONAL FINANCE

*Building Relationships for Academic Success*

**Instructor: Jeffrey Fuller**

**Phone with ext.: 503.667.3186 x1122**

**Room Number: 519**

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*All PPTs, Readings, and Assignments will be available on Schoology.*

**Required Textbooks/Materials: Notebook and/or 3-ring binder, pen/pencil, highlighter, folder for Personal Finance work, and planner. Most of this can be done on your Chromebook/computer.**

### Course Description

Personal Finance is a class where students can examine and learn the basics of credit and debt, banking, personal income, taxes, and general financial well-being. It is also a chance for students to dive in and learn about their own values as it pertains to money and spending.

Our learning targets are keyed to the Oregon High School Personal Financial Education Domains, Standards, and Key Concepts.

### Course Requirements

Your goal is to demonstrate proficiency on key learning targets throughout the term. In order to do that, you must show understanding of the material as well as demonstrate an ability to apply specified key concepts and skills on assignments.

You will have the opportunity to accomplish this in a combination of manners: near daily journal writes, classwork/homework, POWER, and exams/projects.

I put a lot of emphasis on effort. I can be flexible and will happily work with you, but you must *communicate and show effort*. **If you are struggling, please contact me! I can help!**

### Grading Policy Description

I want you to learn and your grade should reflect your ability to learn from your mistakes. You may, therefore, **redo assignments (or parts of assignments) as many times as you want/need** up to one week after the unit completion.

<u>Assessment type</u>	<u>Percent of final grade</u>
Classwork (in-class work such as jigsaws) .....	15%
Homework (most assignments fall here but you will be given class time to complete most of it) .....	35%

Major assessments (exams/papers/projects) .....	40%
POWER (journals, etc.) .....	10%

## Letter Grade Description & Percentage Breakdown

Grade Percentage	Letter Grade	Description
	A	The student fully understands the content and the course objectives have been mastered.
	B	The student understands the content and course objectives at an above average level.
	C	The student understands the course content and course objectives at an average level.
	D	The student does not understand the course content and a minimum of course objectives are met.
	F	The student has not met a sufficient number of course objectives to pass a minimum level and receives no credit.

## Homework Policy

Ample class time will be given to complete most work at school, assuming you use your time wisely and do not procrastinate. As such, beyond basic studying and reviewing notes, little work will need to be taken home unless you have missed class for one reason or another. In such an instance, you must come see me to get the work and so we can discuss a reasonable due date.

If you are struggling with any work, please reach out to me. I can help you with it OR, depending on the circumstances, find an alternative solution. But that depends on your willingness to reach out.

## Late Work Policy

All grades will go into the gradebook as assignments are due. If your work is late, it will be a zero until I you have served the penalty\*. I want to be VERY clear here: late work from you means extra work for me. It takes a lot longer to go back and grade something that I graded for everyone else two weeks prior. As such, I cannot promise late work will be graded the same as work that was turned in on time. *I stop accepting late work from any one unit one week after the unit is completed.*

\*The penalty for unexcused late work is that you will owe me a ½ hour “detention” before I will grade it. During that detention, you will sit in my room and work on classwork for Personal Finance or another class. If you have no work, you may read a book.

*If you are absent a day (or more), you must come see me at an appropriate time on your first day back to school in order to get missed work and discuss with me an appropriate due date for any missed assignments. I am reasonable and happy to work with you, but can only help if you talk with me.*

## Course Schedule/Outline of Units

We will do our best to stick to this basic calendar. Unexpected school closures, unexpected events that happen in our country that demand our attention/discussion, and your needs may force changes in the schedule. And sometimes we just get behind.

Month	Topic
September/February	Behavioral Economics; Banking
October/March	Investing; Types of Credit
November/April	Managing Credit
December/May	Taxes; Consumer Skills
January/June	Extra time to finish whatever we have left

## Cell Phone Policy – Off and Away

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.

## Class Expectations

Letter	Stands For	What that means in Fuller's classroom?
P	Prepared & Punctual	When the bell rings, you should be at your seat, and your notebook should be out.
O	Organized	I will keep Schoology updated so you can know what is going on in class even if you miss. You should keep your planner updated, a notebook for notes and journals, and a folder for Personal Finance.
W	Writers	We will keep a near daily journal to start class. Much of the work will have a writing component where you can demonstrate knowledge and personal beliefs.
E	Engaged	We will regularly share our thoughts in small groups/with neighbors and as a whole class. Engaged means focusing your attention on me or your classmates when they are talking. Participating in group work. And it means asking questions.
R	Respectful	<p>You are young adults and I would prefer to treat you as such. That means be respectful of other's opinions, and basically treat one another as you would want them to treat you. <i>Please do not make me treat you like freshman.</i> That also means to be understanding of differences (religion, race, sexuality, political persuasion, etc.). We will not always agree. You and I will disagree and you will disagree with your classmates. That is fine. It is part of the democratic process and part of the learning process. That said, <u>intolerance will not be tolerated.</u></p> <p>Respect also means giving your full attention to the class.</p>

## Plagiarism and Cheating

As per the Student Handbook:

“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. Such material may include work that appears in print, online, or in audio or video formats. 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: failing the assignment in question, failing the course or project, failing the semester, or being subject to further disciplinary action. (If you’ve made it this far, then please send me a photo or video of baby animals doing something adorably stupid and I’ll give bonus points on the US map/geography quiz.) Reynolds High School staff may choose, at its discretion, to employ plagiarism-detecting software.

“Students are expected to live up to their responsibilities as academic members of this school. They must attend all classes on time. All absences affect learning, regardless of the reason. Students, who miss even a small portion of class, lose out on a significant amount of learning. It is a student’s responsibility to make up any assigned work.”

Plagiarism and/or cheating will result in an automatic zero for the assignment. Repeated plagiarism and/or cheating will result in further action involving parents and the administration.

# PERSONAL FINANCE

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Please read and sign.

I have read and agree to abide by the policies outlined in Mr. Fuller's syllabus.

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Student name (printed)

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Student signature

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Date

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Parent/guardian name (printed)

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Parent/guardian signature

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Date