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### **COURSE OVERVIEW:**

Course Title: **Personal Finance**  
Department: Business  
Grade Level: 9<sup>th</sup> Grade  
Credit: .5 Credit

### **TEACHER INFO:**

Name: Ms. Anita M. Santangelo, M.Ed.  
E-mail: [asantangelo@pottstownsd.org](mailto:asantangelo@pottstownsd.org)  
Phone: 610-970-6700 ext. 82216  
Time at PSD: 14<sup>th</sup> year  
Education: Villanova University, Bachelor's of Science in Business  
Administration with a strong concentration in Accountancy  
Gwynedd Mercy College, Teaching Certification in Business Education  
Cabrini College, Masters of Education in Educational Leadership

# Personal Finance

## COURSE DESCRIPTION:

In personal finance, students will learn how to make individual choices that directly influence career, financial and future goals. Real world topics covered include income, money management, credit, saving, and investing. Students will design personal and household budgets and utilize checking and savings accounts. Students will learn about finance, debt, and credit management, as well as learning how to evaluate and understand insurance and taxes. Students will leave this course with a foundational understanding necessary for making informed personal financial decisions leading to financial independence.

**\*\*\*This course is required for graduation. (.5 CREDIT)**

Regardless of the changes in technology, the market for well-crafted messages will always have an audience.

--Steve Burnett

## COURSE OUTLINE:

<i>UNIT</i>	<i>MAJOR ASSIGNMENTS/ASSESSMENTS</i>
Goal Setting – Future Planning Day 1-8	SMART goals project, Career research, Goal Unit Test
Budgeting Day 9-20	Trip Budget (vacation), Budget based on your future career, Budgeting Unit Test
Banking/Money Management Day 21-38	Banking simulation, Banking document completion, Banking and Credit Card research project, Banking Unit Test
Investing, Insurance and Benefits Day 39-43	Investment opportunities assignments, comparing pay vs. benefits case studies
Course Review and	Course Final

Final Exam Day 44-45	
Checking/Money Management Simulation Ongoing throughout semester	Completion of Personal Finance Simulation

## CLASSROOM EXPECTATIONS:



### BE PROMPT

- Be on time, enter the classroom quietly, turn in homework, and immediately go to your assigned seat.

### BE POLITE

- Be nice or neutral to everyone. Swearing, teasing, talking back, and bullying will NOT be tolerated!
- Respect yourself, your classmates, your teacher, and your classroom.
- Keep your hands, feet, and objects to yourself.

## BE PREPARED

- Bring all materials, necessary work and proper uniform every day.

## BE PRODUCTIVE

- MAXIMIZE learning time by staying on task, following directions, and remaining seated unless you've been given permission to get up.

## BE PATIENT

- Wait respectfully and calmly for your turn, do not plop or complain. Listen and stay seated when someone is talking. Sit quietly in your seat until the bell rings.

## MATERIALS:



**What Do You Need?**

You are required to bring the following to class everyday:

- \* **Pen(s)** (blue or black ink only)
- \* **Pencil(s)** (sharpened before class)
- \* **Folder**

## GRADING:

Students and parents can gain access to the most current grades, attendance, and discipline reports by logging into the Home Access Center, a link can be found on the school district's website, [www.pottstownschoools.com](http://www.pottstownschoools.com). Please regularly check your grade via the Home Access Center. Grades will be updated on a weekly basis.



The following scale will be used:

- 100 - 93% = A
- 92 - 85% = B
- 84 - 77% = C
- 76 - 70% = D
- 69 - 0% = F

Your Grade is broken down into 3 categories:

- Homework = 10%
- Employability Skills = 20%
- Skills = 70%

## GOOGLE ACCOUNTS:



The school has provided each student with a Google Account. With these accounts students have access to Google Docs, Google Drive, email, etc. Students will be required to save all their work to their Google Drive, which will enable them to access their work, anywhere they have Internet access. If a student has questions for me outside of the school day, they can email me using their Google e-mail account.

Research Study Reading  
**Assignments**

## ASSIGNMENTS:

You can expect to have an assignment to work on **every class**. All assignments are due by that, work is considered **late** (see Late Work below for more information).

## TESTS & QUIZZES:

Tests will always be announced at least 2 days in advance. Quizzes may or may not be announced.



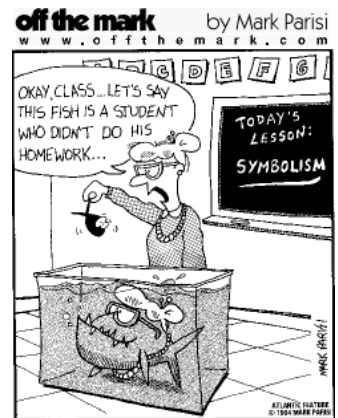
## DAILY EMPLOYABILITY SKILLS GRADE:

Each day, students will be to earn up to 5 employability skills points. These points are earned by doing the following:

- \* **Professionalism** – on time, respectful, participation, etc.
- \* **Productivity** – staying on task, completing assignments, etc.
- \* **Preparedness** – bringing all necessary materials to class

## LATE WORK:

If you do not turn in your work on the day it is due without making prior arrangements with the teacher your grade on the assignment will be affected. Each day the assignment is late, you will lose 2 points.



## ABSENCES:

attendance  
**MATTERS**

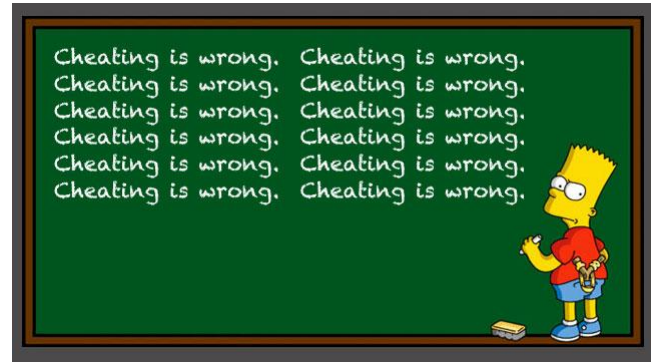
If you are absent **it is your responsibility** to get any class notes and missed assignments the day you return. In general, students with excused absences will be allowed make-up work per the school's make up work policy (see below). **Unexcused Absences (i.e., "class cuts")**: A "0" will be given for any classwork missed with an unexcused absence.

## POTTSTOWN HIGH SCHOOL'S MAKE UP WORK POLICY:

- When a student has a legally excused absence, he/she will have the number of days he/she was absent plus one day to make up work.
  - Example: If a student is legally absent from school on a Monday and Tuesday, he/she will have Wednesday, Thursday and until the end of Friday to make up and hand in any missed work.
- If a student is unlawfully absent, he/she is ineligible to make up work and will receive a 0 for any missed work in accordance with state law.
- More time may be provided at the discretion of the teacher. It is the student's responsibility, to make arrangements to make up any missed work.

**CHEATING/COPYING:**

Copying someone else’s work and presenting it as your own is dishonest -whether it be your neighbor’s homework, a web page, or a book from the library. Besides, putting answers in your own words helps you learn. Students who copy work will receive a “zero” on the assignment, as will any person who knowingly supplies the original work.



**TARDINESS:**



Tardiness is a negative factor in a person's life. Whether it is being late to a class, a job interview, a date, or a bus, it reflects badly on you. In this class, tardiness is defined, as not being in the classroom completing the daily steps required when entering class. Tardiness will affect your grade.

**LEARNING CENTER:**

The Learning Center is available two (2) hours after school Monday-Thursday from 2:55 to 4:55 p.m. in the high school library. Students have access to teachers and para-professionals for remedial help, project and homework help, and make-up work. If you are running out of time to complete a project and do not have a computer or the software at home, make plans to go to the learning center after school. If you miss a test or quiz due to being absent you must make up the test or quiz after school in the Learning Center within one week.

**POTTSTOWN HIGH SCHOOL’S HALL PASS PROCEDURE:**



Students need to have their assigned teacher’s permission to leave the classroom and must use the pass for that assigned teacher.

- Teachers must sign hall passes in ink.
- Students are NOT permitted to wonder the halls
- Unless it is an emergency, students are not permitted to use the restroom the first or last 15 minutes of class.

**FOOD AND DRINK:**



**NO FOOD OR DRINK ALLOWED IN THE CLASSROOM!!!!**

If you come into class with food or drink, you will have to dispose of it in the trashcan!

**Pottstown High School’s Beverage Policy:**

Students are allowed to drink water in the classrooms with the following stipulations:



- Water from plastic containers.
- Students may not drink beverages other than water.
- **Teachers are allowed to make appropriate rules conducive to their classroom situation. For example, a computer or science teacher may limit or not allow drinking in the room.**
- If a teacher decides to curtail students' drinking water in class, they should inform students of this, or post it in the classroom. (\*Note – above is your notice. There are also signs posted in the classroom.)

### POTTSTOWN HIGH SCHOOL'S TECHNOLOGY POLICY:

- Students are allowed to use electronic devices during their assigned lunch, during class change, and before and after school.
- Students are prohibited from making phone calls during the school day without admin permission.
- **Students are NOT permitted to use electronic devices during CLASS TIME.**
  - During CLASS TIME electronic devices MUST NOT be seen or heard.
  - Students are NOT permitted to use their devices to listen to music during class time.
  - Students are NOT permitted to charge electronic devices in school.
- Electronic devices are defined as anything with an "on/off" button.
  - Examples: cell phones, Kindles, iPads, iPods, gaming devices, Nooks, etc.
- Class time is the time during which class is in session. Students using electronic devices during these times, even if they are in the hallways or in restrooms, are in violation.
- Violations to the electronic device rule are as follows:
  - 1st offense: 1 detention + device taken by teacher and returned at end of class
  - 2nd offense: 3 detentions + device taken by teacher, turned in to the office and returned to student at the end of the day
  - 3rd offense & up: 5 detentions + device taken by teacher, turned in to office and device returned with a parent conference.
- Refusal to hand over the electronic device at the request of the faculty, staff, or administration will be deemed as insubordination and will result in ISS or OSS.
- **Students are not permitted to take pictures and video during the school day.**



### INTERNET:

Using the Internet is a privilege; failure to follow directions will result in those privileges being taken away. (The School's Utilization of Technology Policy can be found on page 34 of the student handbook.) Avoid using the Internet unless directed and then only use it for the assignment. **Games sites, Facebook, Twitter and YouTube are prohibited!**



Failure to follow this rule will result in the following:

- \* 1<sup>st</sup> Offense = Warning

- \* 2<sup>nd</sup> Offense = 1 Administrative Detention
- \* 3<sup>rd</sup> Offense = 2 Administrative Detentions
- \* 4<sup>th</sup> + Offense = Discipline Referral given to office

### **FIRE ALARM:**



In the event that the fire alarm goes off during class, walk quickly and quietly out of the class turn right, and follow room 218 down the stairs. Proceed out the front doors. Please stay together and look for the clipboard with Room 216 in yellow. We will walk to the end of the parking lot pass the Baseball Field and stay on the sidewalk. **Reminder, you may NOT have your iPod's in during this time and you must remain quiet, so you can hear any directions that will be given.**