

# Personal Finance Course Syllabus

North Pointe Prep Fall 2021/Spring 2022

## Instructor Information

Mr. Patrick Drye

Email: [pdrye@pointeschools.org](mailto:pdrye@pointeschools.org) Location: Room 216

## Required Materials

- One subject binder or folder
  - *In order to ensure success in this course, students must keep and organize their work. Handouts, graded assignments, study guides, etc. are critical tools in understanding and retaining knowledge, so students should KEEP THEM!*
  - *The quarterly and final exams are cumulative, which means they will include information from the entire quarter/semester.*
    - Loose leaf paper or notebook—for notes and assignments
    - Pens/pencils, highlighters

## Course Information

**Purpose:** Personal finance equips students with the basic financial tools to make important financial decisions in life. Students will acquire budgeting and financial investing tools they could use to be successful in adulthood. This course is meant to foster a degree of financial independence and confidence over topics such as budgeting, career planning, paying taxes, attaining and positively using credit, investment opportunities, and insurance.

### Units:

1. Intro to Personal Finance
2. Working & Earning
3. Budgeting & Banking
4. Credit & Loans
5. Basic Investment
6. Managing Risk

## Classroom Procedures & Consequences Classroom Expectations:

1. Be on time.
2. Respect yourself and others.
3. Be prepared.
4. Do your best work.
5. Maintain an environment for learning.

6. Keep a positive attitude.
7. Take responsibility.
8. Dress appropriately.
9. Use your time wisely.

**Attendance:** Students are expected to be in class every day. Please refer to the Student Handbook on the school's policies toward absences. Unexcused absences, absences due to out-of-school suspension, and excessive absences will receive scores of zero on any assignments or assessments due that day.

I do understand that there are unavoidable circumstances in which a student will be absent. When this occurs, ***it is the student's responsibility to acquire the materials (i.e.: notes, assignments, etc.) that they missed.*** There is an absentee filing box which is used to hold any handouts, worksheets, notes, etc. that were presented in class.

**Tardiness:** Tardiness is absolutely unacceptable. It does not only affect the individual who is tardy, but his/her classmates. The first offense will result in a formal warning. Second and subsequent offenses will result in referral for in school suspension. Habitual tardiness will result in administrative action up to suspension and/or loss of credit for this course.

For all periods, students must be present and in their assigned seats at the start of class at the final bell. Students must meet these two requirements in order to accrue credit for that day's assignments or assessments. If an assignment is due at the beginning of the hour and the student is tardy, the student may lose points.

**Leaving the Classroom:** It is the student's responsibility to come to class prepared. Once the final bell rings, students are expected to have their materials for that day ready immediately. With the exception of using the restroom and calls from the front office and 4A Center, students will not be permitted to leave the classroom during class time. If a student needs to use the restroom, they may raise their hand to be excused. In this case, students are to sign out on the student log, located at the student resource area at the back of the classroom, and turn in their cell phone to the teacher.

**Start of Class:** Students will be expected to do the following each day:

1. Come to class on time.
2. Grab the required, teacher produced materials needed for that day's lesson on the student resource area by the door.
3. Sit in their assigned seat.
4. Review the "Agenda" for their class. Complete any tasks listed within the agenda for the day by the ringing of the final bell (i.e. getting out notes/materials from a prior lesson). This means that students should have all materials ready to go immediately upon conclusion of the instructor taking attendance.

## Grading Policy

**Grading Philosophy:** Grading in this course will reflect a student's achievement relative to the assigned coursework (i.e.: tests, quizzes, class work, participation, group projects, etc.).

**Course Grading:** Each student will receive a letter grade upon completion of this course. This grade will correlate with the effort and achievement of individual students on class assessments and assignments. All assessments and assignments will be recorded in the online grading resource as "Total Points". All points, regardless of category (i.e.: tests/quizzes, classwork), will be weighted equally to the calculation of the course grade. Students and parents can access course grades using the Online Academic Resource via the Student Grades link on [www.northpointeprep.com](http://www.northpointeprep.com)

**Grade Breakdown:** The grade percentages that correlate with the actual letter grade are listed below.

**Semester Grades:** Per North Pointe Social Studies Department policy, semester grades will be weighted as follows:

$$45\% (\text{Quarter } 1/3) + 45\% (\text{Quarter } 2/4) + 10\% (\text{Final Exam}) = \text{Final Grade}$$

*Example: Jane earned an 87% Quarter 1, a 94% Quarter 2, and an 85% on her Semester 1 Final Exam. What would her final grade for the class be?*

$$\begin{aligned} &87(x0.45) + 94(x.4) + 85(x.10) \\ &= 39.2 + 42.3 + 8.5 \\ &= 90\% A \end{aligned}$$

**Late Work:** Late work will **NOT** be accepted. This means that there is no late work; being late equates to a ZERO. Being prompt on class work is critical. Students are to effectively manage their time to complete the work assigned to them. If a student develops a habit of not turning in work on time, immediate communication with both the student and his/her parent/guardian will occur to resolve the issue. This policy is meant to prepare students for the time management skills needed in a challenging college/university environment.

Percentage	Letter Grade
90-100+%	A
80-89%	B
70-79%	C
60-69%	D
below 60%	F

The obvious exception is that of the ill or absent student. Per the Student Handbook, students are granted two days upon their return to make up class work and missed tests and quizzes.

**Plagiarism:** Plagiarism is defined as “the unauthorized use or close imitation of the language and thoughts of another author and the representation of them as one’s own original work”.<sup>1</sup> Students will be expected to properly cite any information they use in formal assignments. Most instances of plagiarism are accidental, but this does not make it acceptable. If a student engages in plagiarism, they will receive a grade of 0 on whatever assignment, test, or project that contains the plagiarism. Further occurrences will result in administrative discipline. *Plagiarism is serious business*; students must make sure to evaluate their work carefully and critically to avoid this pitfall.

**Cheating:** Cheating is defined as “taking an examination or test in a dishonest way, as by improper access to answers.”<sup>2</sup> Cheating on any exam, quiz, or assignment in this class will result in a grade of 0. No exceptions, no excuses. Students that engage in cheating on multiple occasions will be subject to administrative discipline.

**Extra Credit:** Extra credit will be available at my discretion. Students are welcome to propose an extra credit opportunity, but they must bear in mind that not every proposal will be accepted.

### **Expected Student Behavior**

**Student Attention:** Students will be expected to pay attention during the lesson. Paying attention while someone else is speaking is a major part of creating a respectful environment. In addition, most of the course material will be presented via lecture. Notes are mandatory to do well in this class. The majority of the information will not be blatantly printed on the provided materials. This means that you will have to attend to the entire lecture and generate your own, marginal notes consistently. This is preparation for a college environment, where student-centered note taking is a crucial skill.

**Cell Phones & Other Devices:** Students are expected to have their devices turned off, or on silent, and stored during class time. This is a point of respect for both the teacher and classmates; while in class, students should have their complete attention on the work of the course. In this respect, cell phones and other devices (i.e.: smart watches, tablets, handheld games, etc.) are not to be used during the class period unless instructed otherwise for the facilitation of coursework.

If a cell phone, or other like device, causes a disruption to the class, it will be confiscated for the class period. Multiple occurrences will lead to confiscation for a full academic day and/or turning the device into the front office to be picked up by a parent. Insubordination in regard to device use may result in administrative, disciplinary action.



Devices may not be in sight during any testing period unless it is an online test. This includes when a student is finished with an assessment, if it is an online test and you are done, put it away.

**Course Failure Policy:** Once enrolled, North Pointe does not accept course credit from other high school or online institutions. Students who fail a semester core course are required to attend Academic Friday School from 12:15 pm - 3:30 pm the following semester to make up the credit. Students who fail to attend Academic Friday School are subject to disciplinary action.

### **Parent Communication**

Parents may contact me using the contact information listed at the top of this syllabus. Due to other responsibilities, I am not available for face-to-face meetings. Email is the best mode of contact. Behavior and academic issues will warrant parent contact. Administration will step in if an issue remains unresolved.

**\*NOTE: I reserve the right to change the policies of this syllabus for the proper facilitation of this course.**

### **Electronic Devices**

Cell phones may be used at the beginning of class to complete bell work assignments. Computers can be used in class to complete assignments. As long as students use these electronic items to complete their work, they will be allowed to continue using these electronic devices for approved activities. All non-class-related items must be removed from the desk and may not be touched, used, or referred to during class.

- Classroom Warning- If I see a phone and it is not being used for an approved activity, I will warn everyone!
- Students who are caught using any electronic device inappropriately will have it confiscated and returned at the end of class.
- Students who are caught a second time will have it confiscated and an administrator will pick it up from the classroom. The student's parent will be required to retrieve the electronic device at the end of the school day in the 4 A Center.
- Recording using any electronic device on campus is not allowed without administrative approval and will lead to disciplinary action.

### **Communication**

The best way to reach me is by email. Please feel free to contact me at [pdrye@pointeschools.org](mailto:pdrye@pointeschools.org).