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Welcome to Financial Management



Before you speak, listen. Before you write, think. Before you spend, earn. Before you invest, investigate. Before you criticize, wait. Before you quit, try. Before you retire, save. Before you die, give.

--William A. Ward

Course Description:

Financial Management is a full year course that helps students to develop skills in managing their personal finances today and in the future. Areas of study include basic economics, financial planning, career exploration, budgeting, savings and investing, credit, and insurance. An extensive project-based-learning assessment allows students to experience aspects of financial management on an individual and extremely practical level.

Supplies:

Required for this class is a binder or portfolio for the final project and a folder or binder exclusively for this class. You will be provided many handouts and resources from: *Dave Ramsey's Foundations in Personal Finance* and other academic resources. You will also need a calculator, preferably scientific (phones will *not* be permitted as a calculator substitute), a blue/black ink pen, and a #2 pencil.

Students are expected to bring a charged Chromebook, folder, and needed supplies to class every day.

Grading Procedures:

Assessment, both formative and summative, and daily practice are important factors in determining mastery of a course.

Summative (all assessments)	=	80% of entire grade
Formative (daily practice)	=	20% of entire grade

The grading scale:

93-100	A	83-86	B	73-76	C	63-66	D
90-92	A-	80-82	B-	70-72	C-	60-62	D-
87-89	B+	77-79	C+	67-69	D+	59 and below	F

CLASSROOM PROCEDURES

- Grading:** All written work will be graded on how well you have met the specific goals/objectives for a given assignment as well as personal improvement. Your accomplishments may not be measured against that of other students with regard to personal ability. All students are expected to improve.
- Grading Policy:** The RHS district, grading policy is followed.
- Due Dates:** "On time" is defined as at the beginning of the hour on the day assignments are due. If you miss class on the day an assessment is due, but you are in school for part of that day, you are expected to submit that day.
- Absences:**
 - If you are absent on the day(s) of or before a test and **are aware of the scheduled test / materials to be covered**, you will take it upon your return (if you are absent on a day homework is due and were aware of the assignment, it is also due upon your return).
 - If you **are not aware of the scheduled test / materials to be covered**, you must take the assessment within two days after returning to school. Failure to do this will result in a zero for that test/quiz grade.
 - If you are **truant**, you will not be allowed to make-up assignments you missed (projects/tests included)
 - It is your responsibility to check the lesson plans online and have required assignments completed when possible. Students will not be excused from formative or summative assessments due lack of responsibility in obtaining the assignments.
 - Under other circumstances, all school absence policies apply.

5. **Retake Form:**

- a. The retake form must be completed and submitted for teacher approval within two school days after the assessment is returned to student. Retake form is available by searching Ctrl+F on lesson plans (day 1).
- b. Time for re-takes must be agreed upon by both teacher and student.
- c. Formative assessments cannot be re-taken after the summative assessment for that unit has been administered and/or after firm dates have been communicated.

6. **Plagiarism** is the “intentional and unauthorized misrepresentation of another’s work as one’s own.” In addition, any unethical practice which compromises the integrity or intent of an assignment or assessment shall be deemed plagiarism/cheating and will result in disciplinary action as outlined in the student handbook.

NOTE: Do not cheat – you learn nothing, but I learn volumes about you.

9. **Behavioral Expectations:** Respect for others is mandatory. No student is to conduct himself or herself in a manner that interferes with other students’ opportunity to learn or my ability to teach. Please refer to the student handbook for further information regarding school policies for behavioral expectations.

*Note: **MY ROOM IS A RED ROOM:***

“Unless otherwise banned under this policy or by the building principal, all cell phones, smartphones and other electronic devices must be kept powered off and out of sight during the regular school day unless the supervising teacher grants permission, use of the device is provided in a student’s individualized education program (IEP), it is used during the student’s lunch period at the high school level, or it is needed in an emergency that threatens the safety of students, staff, or other individuals.”

Always Remember!!!

As your teacher, I am committed to helping you build your confidence by acquiring knowledge, developing educated opinions, and communicating professionally and effectively. It is my goal that you learn, grow, and succeed. If you have a question, comment, or concern, please do not hesitate to talk to me. I am available to you before school and after school.

E-mail is the most efficient way to communicate with me.

I am confident that our learning community will be full of thought-provoking assignments and discussions, challenging work, interesting discoveries and laughter. Welcome!



Please feel to e-mail me with questions, comments, or anything you think I should know about your child to ensure a quality learning environment. Please know, you are welcome to follow our lesson plans online throughout the year to view topics being covered during the week or upcoming assessments/projects at:

<http://borlinghaus.weebly.com/financial-mgmt.html>

(just click on the link and scroll down... the lesson plans will upload directly to the page)