



Sunrise Mountain High School
2575 N. Los Feliz St.
Las Vegas, NV 89156
(702) 799-7207

Personal Finance

2017 – 2018

“Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness, that frightens us. We ask ourselves, who am I to be brilliant, gorgeous, talented, and fabulous? Actually, who are you *not* to be? Your playing small does not serve the world. There is nothing enlightened about shrinking so that other people will not feel insecure around you. We are all meant to shine.”
–Marianne Williamson

Teacher contact information:

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Course Scope:

This one-year course is the study of personal finance for senior-level students. Students develop a deeper understanding of the mathematics of finance to include: money management, risk management, and financial planning related to consumer and family studies, career and technical education, and personal finance. The course emphasizes refining problem-solving skills using project-based learning activities and academic integration within the context of financial applications. Instructional practices incorporate integration of diversity awareness including appreciation of all cultures and their important contributions to our society. The use of technology, including calculators and computers, is an integral part of this course. While this course fulfills one of the mathematics credits required for high school graduation, it does not meet the core requirements for the National Collegiate Athletic Association (NCAA).

Course Goals:

1. To understand and use the basic vocabulary of personal financial applications.
2. To investigate the elements of financial planning including budgets, personal bills, daily living expenses, taxes, and retirement.
3. To explore and recognize the relationships among educational and career opportunities and earning potential.
4. To develop an effective money management system utilizing a balanced budget.
5. To understand and apply the local, state, and federal tax systems.
6. To analyze investment options including savings accounts, stocks, mutual funds, bonds, and other common investments.

7. To understand the impact of credit and debt and their uses as tools to effectively manage personal finances.
8. To explore various insurance products in relation to personal risk management and asset protection.
9. To describe, analyze, and evaluate financial situations in order to make reasonable personal decisions.
10. To formulate strategies, generalizations, and predictions through oral and written communication using appropriate financial mathematical language.
11. To apply mathematical thinking using prior knowledge and modeling to solve problems which arise in the mathematics of finance.

Course Structure:

- First Quarter: *Planning personal finances*
 - Personal financial planning
 - Careers
 - Consumer protection
 - Money management
- Second Quarter: *Banking and credit*
 - Banking
 - Checking account simulation
 - Credit: obtaining, using, and protecting
- Third Quarter: *Investing financial resources*
 - Housing
 - Taxes
 - Stock market
 - Bonds and mutual funds
- Fourth Quarter: *Protecting your finances*
 - Insurance: property (car/home), health, life
 - Retirement
 - Cost of raising kids

Textbook(s):

Kapoor, J.R., Dlabay, L.R., & Hughes, R.J. (2007). *Personal Finance*. Woodland Hills, CA: Glencoe/McGraw-Hill.

Additional materials will be used throughout the course to supplement the text.

Mountain Mindset:

These are the four core principles that will make you a successful student at Sunrise Mountain High School and it is our hope that development of these character traits will help Sunrise Mountain students be successful in all of their future endeavors.

- Show RESPECT for your community, school, family, peers, and most importantly YOURSELF.
- Demonstrate KINDNESS.
- COMMIT to education for your future.
- PERSEVERE – Climb YOUR mountain!

Grading:

Sunrise Mountain High School has adopted a school-wide grading system of utilizing a modified version of the Minimum F. All grades will be calculated and entered into the grade book with the lowest possible score being 50% of the total points, **provided an effort has been made and the assignment has been turned in to the teacher. IF an assignment is missing for any reason (refused to complete the assignment, absent, etc....) the grade will be entered into the gradebook as a “0%”. The teacher will allow the student to make-up the assignment and the new grade will replace the “0%”. IF the student does not make-up the assignment, the grade of “0%” will remain in the gradebook.** All assessments in a class will be entered into the grade book under two different categories as follows: Formative, 20% of the quarter grade and Summative, 80% of the quarter grade. Teachers will determine into which category (formative or summative) graded activities will be placed. Typically, formative assessments are activities such as homework, classwork, journal entries, etc. which are used on a daily basis to measure students’ progress toward mastery of standards; whereas, summative assessments are activities such as unit tests / quizzes, embedded assessments, research papers/projects, performances, etc... which are used at the end of a unit of study to measure students’ mastery of standards.

Semester Grades:

- 40% - first/third nine weeks
- 40% - second/fourth nine weeks
- 20% - semester/final exams

Quarter and semester grades will be issued in keeping with the CCSD Grading Scale as follows:

- A = 100 – 90
- B = 89 -80
- C = 79 – 70
- D = 69 – 60
- F = 59 and below

Grade Access:

Parents and students may access grades at any time using the Infinite Campus Portal. Grades will be accurate in real time as teachers input assessments into their grade books. Please check with the front office for Infinite Campus login information if you have lost, forgotten, or have not obtained your login credentials.

Academic Dishonesty:

Academic dishonesty will not be tolerated. If a student is caught cheating on any assignment, a Minimum F will be issued. During a test or quiz, talking is considered as cheating and the grade will result in a Minimum F. Students caught cheating will also be referred to the Deans’ Office for additional behavior consequences.

Supplies:

- Notebook/Binder that is for Personal Finance only
- Any assignments that are due
- Pencil/pen and paper
- Calculator (a basic, four-function calculator is sufficient)

Assignments:

All assignments must have student name, the date, the period and what the assignment is written in the upper right hand corner. All work will be done in **PENCIL ONLY**. If the assignment is not legible, it **will not** be graded. Spelling and grammar should represent student’s best effort, as these areas will be part of the evaluation of every assignment.

Tardiness, Make-up Work and Late Work:

- **Tardy Policy (School Wide):** Tardy lock-outs occur every period, every day. You must be in class BEFORE the late/tardy bell. Students who are late to class will be sent to the deans' office to get a tardy pass and the following disciplinary actions will be enforced if you are tardy to class:
1st Tardy – Deans' Detention (After School). Failure to attend Deans' Detention will result in Required Parent Conference (RPC) before returning to school.
2nd Tardy - Required Parent Conference (RPC). Parent must come to meet with deans' office before returning to school.
Additional Tardy – Required Parent Conference (RPC).
- **Make-up Work (School Wide):** Students need to make arrangements with their teacher after an absence to obtain and complete missing work.
- **Late Work (School Wide):** In order to ensure student mastery and success, students are permitted, encouraged and should, turn in all work, including late work. Students who do not turn in their work will be assigned an academic detention. A 10% reduction in points will be assessed on all late assignments not completed in academic detention.

Progressive Discipline Policy:

- First Offense: Verbal Warning
- Second Offense: Phone Call Home & Conference with Student
- Third Offense: Guidance Referral (May result in Parent-Teacher conference)
- Fourth Offense: Dean's Referral

Policies/Procedures:

1. Students are to class equipped everyday with their three-ring binder, paper, and a writing utensil. Only **PENCIL** may be used on assignments, unless otherwise noted. If special supplies are needed, instructions will be provided the day before.
2. Students are to be in their seat, with their materials ready to begin class by the time the tardy bell rings. The bell does not mean run to class – it means that class has begun.
3. The bell **does not** dismiss students from class; that is the responsibility of the teacher.
4. There is no beauty school practice allowed in class. In other words, no hair combing/brushing, putting on makeup, or personal grooming is allowed during educational time.
5. Absolutely no gum, food, or drink allowed in the classroom. (Water is allowed with a cap on it.)
6. Personal communication devices are allowed on campus but **cannot** be used during class time. If the device goes off it will be confiscated and given to the dean for the parent to pick up after school.
7. Sunrise Mountain is a beautiful new facility - let's keep it that way! Students should treat the school with the pride that they treat their own homes. Any destroying of school property will result in being sent immediately to the Deans' office.
8. There is not enough room to list all the rules, so be aware that all Clark County School District and Sunrise Mountain High School rules will be enforced, even those not expressly listed.

Citizenship:

Good citizenship in a classroom setting is one of the greatest acts of service that a student can perform on a daily basis. You can be of service to yourself and others in the classroom by always acting in an appropriate manner, coming to class prepared, and following classroom policies. You can also be of service to fellow students by peer tutoring, collaborating, and communicating properly at appropriate times.

Citizenship marks are determined each quarter by the following criteria:

<u>Outstanding (O)</u> * ALL criteria must be met in order to earn this mark <i>VERY FEW STUDENTS WILL FIT INTO THIS CATEGORY</i>	<ul style="list-style-type: none">• No unexcused absences• No more than two tardies**• Follows school and classroom rules every day• Completes assignments every day• Always participates in class• Always cooperates with fellow students and the teacher• Consistently goes above and beyond the high expectations that are set for all Sunrise Mountain High School students
<u>Satisfactory (S)</u> * ALL criteria must be met in order to earn this mark <i>MOST STUDENTS WILL FIT INTO THIS CATEGORY</i>	<ul style="list-style-type: none">• No more than four tardies and/or unexcused absences**• Follows school and classroom rules• Completes assignments• Always participates in class• Always cooperates with fellow students and the teacher• Consistently meets the high expectations that are set for all Sunrise Mountain High School students; may occasionally exceed them
<u>Needs Improvement (N)</u> * This mark will be earned if one or more of these criteria apply	<ul style="list-style-type: none">• No more than six tardies and/or unexcused absences**• Inconsistently follows school and classroom rules• Inconsistently completes assignments• Class participation and/or cooperation fall short of expectations• Inconsistently meets the high expectations that are set for all Sunrise Mountain High School students
<u>Unsatisfactory (U)</u> * This mark will be earned if one or more of these criteria apply	<ul style="list-style-type: none">• Seven or more tardies and/or unexcused absences**• Has difficulty following school and classroom rules• Has difficulty completing assignments• Class participation and/or cooperation are below expectations• Has difficulty meeting the high expectations that are set for all Sunrise Mountain High School students

** The frequency of the tardies and absences noted above are based on a double-blocked class, i.e., one that meets daily. If students are enrolled in a single-block class, i.e., one that meets only on A-days or B-days, then these numbers should be divided in half.

**Sunrise Mountain High School
Commitment Contract**

1. I have read the information contained in this Course Expectations document for Math Applications.
2. I agree to follow the rules and guidelines of the Clark County School District and Sunrise Mountain High School.
3. I agree to follow all behavior guidelines for students.
4. I agree to make the commitment to work as hard as possible to become the best student I can become.
5. I understand that violations of the rules described herein may result in meeting with the teachers, detention, parent conference, and/or Deans' Office referral.
6. I am a student who knows what is expected of me. I am the only person who can control my actions, attitudes, and behavior. I understand I will and should be held accountable for the choices and decisions I make, including being responsible for any damages to school property such as books and desks. I further understand and acknowledge that the teacher makes the final determination on grading and acceptable behavior in the classroom.

Name of Student: (please print) _____

Signature of Student _____

Student E-mail Contact _____

Name of Parent/Guardian (please print) _____

Signature of Parent/Guardian _____

Parent/Guardian E-mail Contact _____

Parent/Guardian Phone Number _____

Is English spoken in your home? Yes/no (circle response)

If so, by whom? Parents/guardians; Siblings; Grandparents; Aunts/uncles (circle all that apply)

Is there any other information that your teacher should be aware of (e.g., medical conditions, health concerns, other issues, etc.)? (Use the back of this sheet if necessary.)

PLEASE RETURN THIS SIGNED on or before Wednesday, September 3, 2014.
*** Please feel free to contact me if you have any concerns regarding your student. ***