

Wealth & Financial Planning

(BUS237)

Mr. Poling

COURSE DESCRIPTION

Students must learn to cope with the economic events, stresses, and circumstances that frequently shape financial situations. Financial Literacy introduces students to the world of money management and finance. Students will learn about financial options, responsibilities, and the consequences of mismanagement. In addition to developing a financial plan, students will use the internet to build confidence in real world situations such as doing business and conducting research. These experiences will help expand their critical reading, writing, analyzing, and computer skills. This course also fulfills the Iowa core mandate for Financial Literacy.

STANDARDS

Function as economically literate citizens through the development of personal consumer economic skills a knowledge of social and government responsibility, and an understanding of business operations, including a global perspective.

Benchmark #2: Develops the ability to participate in business transactions in both the domestic and international areas.

Benchmark #4: Utilizes analytical tools needed to understand and make reasoned decisions about economic issues – both personal and societal.

Benchmark #5: Understands basic financial procedures and characteristics of being a wise consumer.

Develops career awareness and related skills to enable them to make viable life-long career choices and sustain employability in a variety of careers.

Benchmark #1: Develops the ability to market the assets each individual has in the labor market.

Benchmark #2: Understands a variety of career options and how they are influenced by personal strengths, weaknesses, interests, and wants.

Benchmark #3: Uses a variety of resources to learn about career opportunities

Benchmark #4: Demonstrates communication, problem-solving, and decision-making skills which allow the student to work effectively within an organization.

ASSESSMENTS

Students will be assessed on their understanding of the materials through quizzes, tests, projects, and presentations. This class is intended to give real-life applicable skills. We use many hands-on and simulation type activities to reinforce and demonstrate these skills.

CONTENT

Taking Charge of Your Financial Well-Being	Saving and Investing
Managing Your Money	Spending (Includes Borrowing)
Receiving	Giving

INSTRUCTIONAL STRATEGIES

Instruction will be given through class demonstrations, individual research, independent and group projects, and self-paced activities. This class is intended to give real-life applicable skills. We use many hands-on and simulation type activities to reinforce and demonstrate these skills.

RESOURCES

Take Charge Today[®] Curriculum, Internet

CHEATING/PLAGIARISM

Refer to the Dubuque Community School District Policy 5200 and the Hempstead High School Student and Parent Information Student Planner.

ATTENDANCE POLICY

It is important that you are in class, on time, every day. This will help the class to be productive and efficient in our time together. I will not wait for students to get to class before I start. Once the bell rings, it is class time. Any day or part day of instruction missed, whether excused or unexcused impacts a student's learning. ***If you do miss class for any reason, it is your responsibility to find out what you missed.*** Students who are absent from school miss instruction which could negatively impact the student's grades. You are required to do make-up work within a reasonable amount of time for all absences.

Absences may impact grades in the following ways:

- Failure to attend make-up sessions as assigned.
- Failure to complete make-up assignments satisfactorily within a reasonable time is a separate act and constitutes grounds for reduced grades.

Refer to your planner and the student handbook for DCSD Policy 5200 for additional details.

NOTES OF INTEREST

- When preparing/completing homework, please include your full name, date, period, and assignment at the top of the page.
- Take notes and participate in class discussions! This will GREATLY benefit you when you study for the tests.

- You are responsible for any material covered in the chapter and/or discussed in class. If you miss a class, you will need to get the notes *from a classmate* as well as the assignment for that day. We will have a test after every chapter. If you miss a test, it is your responsibility to set up a make up time; you must make arrangements with me to make it up as soon as possible. (Maximum of one week!) Quizzes and tests will ***not*** be made up during class time.

GENERAL GUIDELINES

1. I can treat everyone in the classroom the way you want to be treated. P R I D E
2. I can dress appropriately for class.
3. I can use the available technology responsibly.
4. I can be on time and prepared for class with supplies and personal business completed.
5. I can complete my own work in a timely manner. I will only turn in work that I have completed, and will not allow other students to use my work for themselves.
6. I will not be distracted by personal devices in class – this includes, but is not limited to headsets, iPods, MP3 Players, Walkmans, pagers, cell phones, laser lights, etc.
7. I will not eat in class.
8. I will not have anything other than water in class, and I will keep my water bottle away from the computer.

GRADING PLAN

Your semester grade will be determined using a straight point system. Grades will be earned through successful completion of daily assignments, quizzes, tests, citizenship, attendance, and participation.

Your semester grade will be calculated from the total points earned in the semester comprising 90% of your overall grade. The other 10% of your grade will be based on your semester final project.

Homework will be assigned on a daily basis. It is due the following day, unless specifically announced. Homework must be turned in when it is due. Assignments turned in late may be reduced up to half credit. After the test for that chapter, late work will NOT be accepted.

A...94-100	B+...87-89	C+...77-79	D+...67-69
A... 90-93	B.....84-86	C.....74-76	D.....64-66
	B-....80-83	C-.....70-73	D-....60-63

COMMUNICATION PLAN

You can reach me via email at rpoling@dbqschools.org or call Hempstead High School at 563-552-5159, and leave a message. I check both of these every day. I am also available in L001 before school, or during 7th period (1:33-2:20). PowerSchool will be updated at least every two weeks. Due to the nature of some of the projects, there may not always be an update when we are working on a larger project, and not every practice activity will be graded. If you have questions, please email me. Syllabi, resources, and course information can also be found on my website www.tinyurl.com/hhspoling.