

South Carroll High School – Managing Personal Finance Using Excel  
Spring 2016  
Mrs. Groves  
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**Course Description:** This course provides students with knowledge and practice needed to make informed financial decisions and successfully manage financial resources. The course begins with the study of personal financial literacy and is extended to connect this content to banking, investing, borrowing, and risk management in the business world. Students will develop skills in business applications of computer spreadsheet software.

**Course Outcomes**—Students will:

1. Make informed, financially responsible decisions.
2. Relate careers, education and income.
3. Plan and manage money.
4. Manage credit and debt.
5. Develop financial planning skills to minimize financial setbacks.
6. Use technology to create, format, and analyze financial spreadsheets.

**Materials of Instruction:** Students will need to come to class prepared with:

- ✓ 1” binder with notebook paper for Personal Finance/Excel **ONLY**
- ✓ Pen and pencil (blue/black ink only)
- ✓ Headphones for Everfi Simulation
- ✓ Homework!

**Grading Policy:** In accordance with the Carroll County Public Schools grading policy, assessments will be divided into summative (assignments designed to evaluate student learning) and formative (assignments designed to provide practice and guide next-step instruction) assessments. The summative assignments have a weight of 60% and formative assignments have a weight of 40%.

A point system is used to determine each grade. Each assignment will be given a designated point value. A letter grade will be determined by dividing your total points earned by the total points possible, using the following scale:

89.5-100% = A

79.5-89.4% = B

69.5-79.4% = C

59.5-69.4% = D

Factors that will be included in determining your one (1) week before marking period ends, unless otherwise approved by the teacher.

**Make up work due to absence:** Students will have an opportunity to make up missed assignments during Flex Mod. Students have the opportunity to request Flex time in the class where an assignment needs to be made up. Work missed because of absences may be made up at a time mutually convenient to the teachers and students involved. Students are expected to take the initiative in planning such a time and students should do so no later than the second day following their absences from class. Students are reminded that long-term assignments or projects are due on the date announced regardless of the absences which may occur in between the time the announcement is made and the time the assignment or project is due. In the case of verified illness, or an emergency, which extends over a period of time, arrangements should be made with the teacher involved to consider a revised date. Parents are to e-mail the student's teacher for missed work.

Students shall have the number of days equal to the number of days absent to turn in completed make-up work, unless a greater extension is granted by the teacher.

**Second Chance Learning:** Students shall have one additional opportunity to improve their score on a qualifying assessment, activity, or assignment which demonstrates knowledge of course content, skills, and standards. To qualify, students must have completed and submitted the original assessment, activity, or assignment by the due date and must have participated in the teacher-facilitated re-teaching (before, during, or after school) within five school days following the return of the original graded work. Within ten school days of receiving the returned original graded work, students must complete and submit the new assessment, activity, or assignment. The higher grade shall be the grade of record. Work that may not be re-assessed includes that which is identified on the course syllabus (as agreed to by content teams and approved by administration), final research reports and projects that culminate a unit of study, or final semester or marking period exams.

Students are required to complete and submit the Redo/Retake Reflection Form (see attached).

**Homework Policy:** The purpose of homework is to prepare for subsequent lessons, to practice or review to strengthen concept and skill development, and to evaluate what students know by applying, extending, or integrating their knowledge and understanding through projects or other assignments. Homework shall be assigned on an as needed basis as determined by the teacher. The completion of assignments is expected by the due date.

**Late Work:** Students who turn in work after the due date may receive partial credit as determined by the teacher.

**Academic Integrity** *Academic honesty* is an essential part of any school community. Carroll County Public Schools seeks to promote the importance of honesty as a basis of respect and

cooperation among all of its members. All parties – students, teachers, administrators, and staff – have the obligation to act in a consistently honorable manner with one another. Academic dishonesty/cheating, in any form on a graded assignment, will not be tolerated. Examples include, but are not limited to; turning in work as your own when someone else has done all or part of the assignment, knowingly giving or receiving information about answers to homework, quizzes, or tests, and plagiarism. Schools develop honor codes to encourage students to value personal integrity and to emphasize the responsibility that individuals have for their own honesty. All students need to be fully aware of definitions and expectations related to their specific school’s honor code. Questions should be directed to school administrators.

**Cell Phone/Personal Devices:** Students may not use their cell phones in class unless otherwise permitted for class related activities. The use of social media and texting during class time is not permitted. I reserve the right to revoke cell phone/ personal devices privileges in the class *without notice*.

**Classroom Expectations:**

- Be prepared for class and ready to work when the late bell rings.
- Respect the property of others as well as the equipment in the room. You will be assigned a computer. You are responsible for cleaning your work area each day.
- Respect other members in the room, including his/her right to learn.
- Appropriate language is expected at all times.
- Computer use for Managing Personal Finance Using Excel work **ONLY**. No gaming, streaming, Internet, etc.
- Follow all of SCHS and CCPS policies as printed in the student handbook.

**Consequences:** Consequences as a result of violating classroom expectations may include, but are not limited to

- Assignment to detention before school, after school, or during lunch
- Conferences with parent/legal guardian
- Referral to an administrator

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I have read the syllabus and have a clear understanding of what is expected in this course.

**Student Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Parental Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

## *Managing Personal Finance Using Excel*

### **For the Student:**

Name \_\_\_\_\_ Nickname \_\_\_\_\_

What hobbies or interests do you have?

What character traits would you use to describe yourself?

What is the most interesting activity you ever did in school?

What is your most challenging class or unit of study?

Tell me about a teacher you really liked and what he/she did that you appreciated.

Tell me about a teacher that you felt wasn't effective and why.

What do you think makes a "good" teacher?

How do you learn best?

What else can you tell me that would help me be a better teacher to you?

## Managing Personal Finance Using Excel

### ***For the Parent:***

**Name** \_\_\_\_\_ **Phone** \_\_\_\_\_

What would you like me to know about your child? Strengths and weaknesses?

What can you tell me that would help me be a better teacher to your child?

Do you have an experiences or talent in this curriculum area that you might be willing to share with us?

I am thinking about planning a Career Day. Could you help in the planning? Would you be interested in speaking to high school students about opportunities in your field?

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I have read and I understand the syllabus and expectations for Managing Personal Finance Using Excel.

Signed: \_\_\_\_\_ (student)

Signed: \_\_\_\_\_ (parent/guardian)

## ***Managing Personal Finance Using Excel***

### ***For the Student:***

**Name** \_\_\_\_\_ **Nick Name** \_\_\_\_\_

Rate your previous math success on a scale from 1 – 5. Circle 1 if you **really struggle** with math and circle 5 if math seems to be **easy for you**.

1

2

3

4

5

What hobbies or interests do you have?

What character traits would you use to describe yourself?

**For the Parent:**

**Name** \_\_\_\_\_ **Phone** \_\_\_\_\_

What would you like me to know about your child? Strengths and weaknesses?

What are your goals for your student in this class?

Do you have an experiences or talent in this curriculum area that you might be willing to share with us? Would you be interested in speaking to high school students about opportunities in your field?

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I have read and I understand the syllabus and expectations for the Managing Personal Finance Using Excel class.

(student)

Signed: \_\_\_\_\_

(parent/guardian)

Signed: \_\_\_\_\_