

# Financial Literacy



## Course Description

The General Financial Literacy Core is designed for junior and senior students and represents those standards of learning that are essential to the development of basic financial literacy. Students will be enabled to implement those basic decision-making skills to become more aware as consumers, savers, investors, borrowers, money managers, citizens, and members of a global work force.

## Course Objectives

Upon completion of this course, students will be able to:

- Understand the process of identifying financial priorities based on personal values and financial goals
- Understand sources of income and the relationship between career preparation and lifetime earning power
- Understand the principles of personal money management including budgeting, managing accounts, and the role of credit and impacts on personal finance
- Evaluate monetary saving methods and investment strategies
- Understand general consumer safeguards and methods of risk management

## Course Outline/Methods of Instruction

- Dave Ramsey Curriculum
- Instructor lecture/PowerPoint
- Audio visuals
- Reinforcement activities
- Guest speakers

## Policies and Procedures

- Adhere to school policies such as dress code, no swearing, no drugs, no alcohol, tobacco, etc. Please do not bring food or drink into class. (Water is allowed.)
- Sit in your assigned seat. Failure to do so will result in being marked absent as I use the seating chart to call roll. Be sure to check in with me if you come in late so I can change your absence to a tardy.

- You must be on time to class. You will be marked tardy if you are not in your seat when the late bell rings. You are given 65 participation points each quarter (3 points per day). If you are tardy, you automatically forfeit 2 of them. If you are more than 15 minutes tardy to my class, you will be marked absent. When absent, you will forfeit all 3 points (unless activity excused). You will still be responsible for all work missed. I begin class when the bell rings and you lose out on valuable instruction time when you are tardy.
- Each student will be given 3 vouchers at the beginning of each quarter, upon returning this signed disclosure. A voucher can be used for a hall pass (with my permission) or turned in with a late assignment. When all the vouchers are used up, so are the extra privileges. DO NOT lose them as there will be no replacement. At the end of each quarter, unused vouchers can be turned in for extra credit. This is the only method of extra credit I offer.
- You will be expected to complete and turn in every assignment. Your grade in this class will consist primarily of assessments. Portfolio assignments are considered assessments. All assessments must be completed and turned in. If you miss the day of a test, you must come in before or after school to take that test. I will allow retakes, but you must seek me out in order to retake them. I can be flexible, you just have to ask.
- Late work will **only be accepted with a voucher and within two weeks of the original due date**. This means that you only have up to 3 chances to turn something in late. **I will not accept any late work without a voucher**. There will be no makeup work carried over into the following term. I will not play the procrastination game. When the end of the quarter comes, the grade you have is the grade you have earned. No excuses will be accepted. You will take responsibility for your actions. You have access to check your grade at any time. I try to keep grades up on a daily basis, but definitely on a weekly basis. If you have any questions, please come talk to me. Grades reflect the student's effort, not how well you are liked.
- There will be no need for you to bring any kind of electronic devices to class. If electronic devices go off at any time during class, or are seen any time during class. They will be removed from your presence immediately. They will be stored with the vice principal for safe keeping until arrangements can be made for you to get it back. Please don't bring them to class.
- Plagiarism and dishonesty are not acceptable in this class. Violations will result in a zero for all parties involved and they will be required to do an alternate assignment to make up those lost points and ensure mastery of the standard assessed.
- Come prepared to class. Class participation is required. Your thoughts, questions and ideas are what is going to make this class enjoyable and interesting. Be ready and prepared when you come to class.
- There will be a mandatory State Competency Test given at the end of the semester. Your packet notes will be a great study guide. There is no make-up for the state test. If you miss it, you will not receive the points. I do not offer extra credit, so be responsible.

No class can be successful without parental support. I hope as we move through this semester we can work together to make this class a good experience for your student. Please contact me if you have any questions. Email is the best form of communication to reach me. My website is also a great source of information. Both of these are listed at the top of each page.

Thank you,  
Shalise Hansen

I HAVE READ, UNDERSTAND, AND ACCEPT THE POLICIES OF:

\*Mrs. Hansen's Financial Literacy classroom.

\* Snow Canyon High School's disciplinary policy (WCSD Policy 2110) found on the Snow Canyon High School webpage under Students tab, Student Handbook (full) pages 12-14.

Student Print: \_\_\_\_\_

Period: \_\_\_\_\_

Student Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Parent/Guardian Signature: \_\_\_\_\_

Date \_\_\_\_\_

**\*Return this page signed in order to receive your points and your vouchers\***