

# Personal Finance

Mrs. Paula Farrell

Eden High School

Fall 2023

e-mail: [pfarrell@edencsd.org](mailto:pfarrell@edencsd.org)

If you have a concern or question, feel free to e-mail me. I check my e-mail regularly.

phone: 992-3600 extension 2129

You may also call my phone. If I am unavailable, you can always leave a message.






## Course Objective:

This is a full year course. A local exam is given at the end of the year during exam week in June 2024.

## Course Goals:

- To become an educated consumer
- To develop a household budget, balance a check book, file income tax, analyze stocks, explore retirement saving options, etc.

## Materials:

- |  |  |
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|  1 ½ " binder                        |  scientific calculator* |
|  pencils                             |  loose-leaf paper       |
|  agenda book (given by the school)** |  |

\* We will be using the scientific calculator on a regular basis. If you have a graphing calculator, that will be fine. I will not be supplying the calculator. You need to bring it to class.

\*\* All students will be required to have their agenda book in class. You will not be allowed into class late or be allowed to leave class without an agenda. Your agenda book must be kept intact throughout the year.

## Grading:

Tests	Quizzes	Participation	Mini-Projects	Homework
45%	30 %	10 %	10%	5%

**Tests:** Two tests are given each quarter. The information board will confirm the date of each test.

**Quizzes:** Announced quizzes will be given on a regular basis. Always be prepared!

**Participation:** Students will be asked to complete in-class assignments and participate in class discussions. Questions may be assigned to follow-up with the lesson.

**Mini-Projects:** Mini-projects will be assigned to explore personal finance topics. A rubric, instructions and due date will be provided with each project. Projects are based on points. Mini-projects are due at the beginning of the class. A late assignment will be given a 10% deduct. A late project may not be turned in late after three school days. Any project not turned in will be given a grade of ZERO.

**Homework:** Homework may be given to prepare for the next day's lesson. Homework is not given on a regular basis. Failure to complete it will place you behind the rest of the class and your grade will reflect your it. Homework is due at the beginning of the class. One day late, a student can only earn 50% of its value. No assignment will be taken if it is late more than one day. Homework assignments are to be neat and completed on time. In order to receive full credit, an attempt must be made for each problem. Assignments will be given a '1' or '0' depending on the amount of work shown. A homework cannot be turned in late if a test has been given or a key has been handed out. **EVERY TEST** must be signed by a parent or guardian within three school days after the test is given back.

**Final Local Exam:** The local exam is your final exam for this course. Seniors may be exempt from the exam if his/her overall average is 90 or better.

**Final Average:** Your final average will be calculated as follows:

$$\text{Final Average} = [(\text{First Quarter}) + (\text{Second Quarter}) + (\text{Third Quarter}) + (\text{Fourth Quarter}) + \text{Local Exam}] \div 5$$

**PARENT PORTAL:** Grades will be posted periodically.

**Make-Up Policy:**

If you are absent from class, you are responsible for making up all of the work and collecting the notes/handouts given during class. All assignments, quizzes, and tests must be made up the day you return (except if you have been absent for an extended period of time). Any work not made up will receive a grade of zero (0).

**Vacations/Field Trips:** If your son/daughter is going to miss school due to a vacation or a field trip, work will be collected and given to your child after he/she returns to school.

**Music Students:** A student may leave for a lesson only if all work has been turned in and/or a test/quiz is not given. The student must stop by before school begins or before leaving for the event. Students are responsible to write down the classwork and homework at this time. All work is expected to be done for the next class. Homework that is not completed will receive a zero. This zero cannot be made up.

**Arriving late to school or missed a class due to an appointment:** If you are present for part of the school day but miss math class, any work due that day needs to be turned in before leaving school or upon return to school. If that assignment is not turned in, it will be considered LATE and a 10% deduct will be applied.

**Cheating Policy:**

If you are found cheating, you will receive a zero (0) for that assignment and your parents will be notified. If you are caught cheating a second time, a grade of zero (0) will be issued, your parents will be notified along with HS principal.

**Behavior Expectation:**

- ⚙ Be on time. If you are late to class without a pass, I will take two passes from your agenda. THREE lates during a semester will result in detention. Detention will be the next school day from 2:20 p.m. until 3 p.m. in my room.
- ⚙ No talking while the teacher or any other student is speaking.
- ⚙ Respect others in the classroom and all materials in the classroom.
- ⚙ No food/drink is allowed in the classroom.
- ⚙ No cell phones, i-pods, electrical devices are allowed in the classroom. They must be stored in your locker.
- ⚙ Follow the rules and policies of the school.

**Academic Expectations:**

- ☺ Come to class with a positive attitude.
- ☺ Be prepared (this means having all of your materials as well as being prepared to learn.)
- ☺ Complete all assignments neatly, showing all work, and handed in on time.
- ☺ Complete assignments with your greatest effort.
- ☺ Seek help before school or after school
- ☺ Ask questions if you are not sure.

**Extra Help:**

I strongly urge you to seek help whenever you have a question or you are confused with certain topics or problems. I will be available before or after school just let me know when you are staying for help.

Dear Parent/Guardian:

I would like to introduce myself as Mrs. Paula Farrell, your child's math teacher for this school year. If there is ever a need to contact me, please feel free to call the school or write me an e-mail. (See front page for school phone number and e-mail address.) I look forward to working with you in helping your child achieve success in this course. I ask that you please read over the enclosed expectations with your child and sign the bottom. Thank you for your time and effort. I look forward to a productive year.

Sincerely,



Mrs. Paula Farrell

**Tear off, sign and return by Friday, September 22<sup>nd</sup>, 2023.**

✂ —————

We have read the Expectations for Personal Finance and understand what is expected.

Student's Name  
(Please Print)

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Student's Signature

\_\_\_\_\_

Parent/Guardian's Name  
(Please Print)

\_\_\_\_\_

Parent/Guardian's Signature

\_\_\_\_\_

Please fill in the phone numbers that apply along with the best time to call. For any part you are not completing, please put a line through each cell. Thank you.

Location	Phone Number	Best Time To Call
Home		
Work		
Other		

Parent's e-mail address (please print clearly) \_\_\_\_\_