



**Personal Financial Management Syllabus
CHS PRCTC Department**

Contact Information: Parents may contact me by phone, email, remind messaging, or visiting the school.

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CCSD Vision Statement: The Chillicothe City School District will provide tomorrow's leaders with a high quality education by developing high expectations and positive personal relationships among students, staff, and community members.

CCSD Mission Statement: The Chillicothe City School District empowers students to learn, to lead, and to serve.

Course Description and Prerequisite(s) from Course Handbook:

Personal Financial Management

Subject Code: 091052

Course Descriptions:

In this course, students will develop personal financial plans for individual personal well-being. Throughout the course, students will develop financial literacy skills to provide a basis for responsible citizenship and career success. Additional topics will include analyzing services from financial institutions, consumer protection, investing and risk management.

Required: 120-150 hours per course

Pre-Requisite: none

Course Fee: Students will have the opportunity to be a part of a Career Tech Student Organization (FCCLA) as part of this course. Students who choose to be a part of the program's respective Career Tech Student Organization will have opportunities to be student officers, attend leadership activities, and participate in various leadership and skill competitions. Students who wish to be a part of the program's respective Career Tech Student Organization will be required to pay the dues associated with the organization prior to participation in activities outside the normal classroom.

\$20.00 for FCCLA Membership

Learning Targets: Defined below for clarity are the Unit Titles, Big Ideas of every Unit taught during this course, and the Essential Questions to be answered to better understand the Big Ideas. A student's ability to grasp and answer the Essential Questions will define whether or not he or she adequately learns and can apply the skills found in Big Ideas. This will ultimately define whether or not a student scores well on assessments administered for this course.

- **1st or 3rd Quarter**

- **Unit I Title: Financial Goals, Credit, and Debt**

- **Big Idea #1:** I can identify financial goals and ways to achieve those using saving tools that lead to financial satisfaction.
 - *Essential Question #1:* What are the various types of wealth building and what are the benefits of saving?
 - *Essential Question #2:* In what ways do financial company practices affect your financial goals?
 - *Essential Question #3:* How does income and expenses affect your savings plan?
 - **Big Idea # 2:** I can identify factors of a person's credit that can be affected positively and negatively.
 - *Essential Question #1:* What are some examples of borrowing practices that impinge on the value of money?
 - *Essential Question #2:* What are the types of credit available to individuals and families?
 - *Essential Question #3:* What are some preventative measures to secure good credit scores?
 - **Big Idea #3:** I can identify factors of debt that can affect the achievement of financial goals.
 - *Essential Question #1:* What solutions are available to correct debt problems?
 - *Essential Question #2:* In what ways is debt measured?
 - *Essential Question #3:* How can debt impact your financial goals?

- **Unit II Title: Consumerism**

- **Big Idea #1:** I can identify consumer rights and responsibilities.

- *Essential Question #1:* What are the various consumers' rights?
- *Essential Question #2:* In what ways can you promote consumer rights and responsibilities?
- *Essential Question #3:* In what ways can consumer leadership and advocacy skills be needed for self-protection?
- **Big Idea #2:** I can identify consumers' choices and decisions that are critical to their rights and responsibilities.
 - *Essential Question #1:* In what ways can you relate the economy and consumer decisions?
 - *Essential Question #2:* How can you assess the effects of supply and demand on consumer spending?
 - *Essential Question #3:* What agencies are in place to protect the consumer?
- **Big Idea #3:** I can identify marketing strategies used for the purchasing of goods and services.
 - *Essential Question #1:* What strategies for purchasing goods and services meet individual needs?
 - *Essential Question #2:* In what ways do companies illustrate advertising techniques and gimmicks?
 - *Essential Question #3:* What is the impact of brand loyalty?

2nd or 4th Quarter

- **Unit III Title: Budgeting**
 - **Big Idea #1:** I can identify factors of income and its influence on various types of budgets.
 - *Essential Question #1:* What is net and gross income?
 - *Essential Question #2:* How is income related to the various types of budgets?
 - *Essential Question #3:* How do taxes affect your income and budget?
 - **Big Idea #2:** I can plan all expenses when budgeting.
 - *Essential Question #1:* What are the various expenses that are essential for a budget?
 - *Essential Question #2:* How do you interpret wages, taxes and deductions on earning statements?

- *Essential Question #3:* In what ways do you illustrate spending plans for fixed, flexible, and periodic expenses?
- **Big Idea #3:** I can demonstrate my ability to create a personal budget for a life event.
 - *Essential Question #1:* What kinds of life events may require the need for a budget?
 - *Essential Question #2:* What factors will impact your ability to stick to your budget?
 - *Essential Question #3:* What resources will you need to identify in order to reach your goal and stay on budget?
- **Unit IV Title: Ethics, Law, Consumer Issues, and Related Financial Careers**
 - **Big Idea #1:** I can identify ethical behaviors and how they contribute to financial success.
 - *Essential Question #1:* What ethical character traits are consistent with professional standards?
 - *Essential Question #2:* How are conflicts of interest related to financial goals?
 - *Essential Question #3:* *What ways can you demonstrate ethical money management while in high school?*
 - **Big Idea #2:** I can identify legal actions and consumer issues and how they relate to overall compliance.
 - *Essential Question #1:* What are ways to advocate for consumer regulations?
 - *Essential Question #2:* How do labor laws affect employment?
 - *Essential Question #3:* In what ways are consumers protected?
 - **Big Idea #3:** I can identify personal and professional skills that would be best suited for careers in the financial world.
 - *Essential Question #1:* *What are the critical components of effective communication and what impact do they have on finances and finance careers?*
 - *Essential Question #2:* *What leadership skills are valuable in our personal, family and work lives and what ways can you incorporate them into financial future?*

- *Essential Question #3: What personality traits commonly found to be important in financial management related careers?*
- **END OF COURSE EXAM**
 - Completed by end of December/April

Course Materials:

- Google Chromebook

Electronic Resources:

- www.everfi.com
- www.oatfacs.org
- www.daveramsey.com
- www.webxam.org

Course Expectations:

- Students are expected to behave in a respectful and mature manner at all times.
- Students are expected to demonstrate compassion and kindness when interacting with one another in the classroom.
- Students are expected to complete class assignments in a timely manner and demonstrate time management skills.
- Students should put forth their best effort every day.
- Students are responsible for asking collecting and completing make-up work.

Grading:

Unit Exams	50%
Assessments (Including: Quizzes, Essays, Labs, and Projects)	30%
Class work/Homework	20%
<ul style="list-style-type: none"> • Each nine week's grade comprises 40% of a student's final grade. • The End of Course Exam comprises 20% of a student's final grade. 	

Grading Scale:

The grading scale for Chillicothe High School can be found in the student handbook or online at

<http://www.chillicothe.k12.oh.us/1/Content2/studenthandbook>.

Late Work: Late work will be subject to the Board-adopted policy on assignments that are submitted late (to be reviewed in class).

- Regardless of the absence type (excused or unexcused), students will be expected to make up work and be held accountable for learning all material they missed.
- Any student who is absent from school (excused or unexcused) will have one (1) additional day for every day they missed, to make up his/her work for full credit (100%).
- Any student who exceeds the allotted time to turn in an assignment for full credit may still turn in late work for partial credit.
 - Any student who turns in work up to 1 week late must at least be given the opportunity to earn 75% on that assignment.
 - Any student who turns in work between 1 and 2 weeks late must at least be given the opportunity to earn 60% on that assignment.
- The end of the 9 weeks is the cut off point for teachers to accept late work from students for full or partial credit, unless the teacher decides to give the student an incomplete for the 9 weeks due to extenuating circumstances.

Performance Based Section: Writing Assignments/Exams/Presentations/Technology

One or more of the End of Unit Exams may be Performance Based. According to the Ohio Department of Education, "Performance Based Assessments (PBA) provides authentic ways for students to demonstrate and apply their understanding of the content and skills within the standards. The performance based assessments will provide formative and summative information to inform instructional decision-making and help students move forward on their trajectory of learning." Some examples of Performance Based Assessments include but are not limited to portfolios, experiments, group projects, demonstrations, essays, and presentations.

CHS Personal Financial Management Course Syllabus

After you have reviewed the preceding packet of information with your parent(s) or guardian(s), please sign this sheet and return it to me so that I can verify you understand what I expect out of each and every one of my students.

Student Name (please print):

Student Signature:

Parent/Guardian Name (please print):

Parent/Guardian Signature:

Date:
