

Personal Finance

Email: mbauerly@apps.isd51.org



Office Hours:
Before school @7:30
Prep hour @ 5th hour

Teacher Website
www.bauerly.weebly.com (access weekly schedules here!)
www.schoolology.com

Required Text and Supplies:
Workbook: Foundations in Personal Finance
Notebook/folder
Pens/Pencils
Flash drive

Course Description: Welcome to a class that is going to give you a head start on your future! Learning how to manage your money is one of the most important skills you can have. Why? Because your financial decisions will have long-term consequences, either good or bad. We'll give you the tools and knowledge that will help you win with money right from the start. When it comes to your financial future, we want you to aim high and dream big. – Dave Ramsey Foundation

Course Objectives: (National Business Education Association Standards & Common Core English Language Arts)

Overall goals of this course are to:

- Reinforce academic skills such as communication, mathematics, reading, research and writing.
- Develop flexible knowledge, effective problem-solving skills, and intrinsic motivation through the use of a variety of individual and group activities.
- Enhance students' financial literacy skills.
- Enable students' to develop informed money management strategies.
- Stimulate interest in financial management.
- Inspire students from all backgrounds to achieve financial well-being.
- Foster an understanding and appreciation of ethical money management.

Grading Scale:

A	100-94
A-	93-90
B+	89-87
B	86-84
B-	83-80
C+	79-77
C	76-74
C-	73-70
D	69-60
F	<60

Course Weights:

Tests/Quizzes 60%
Daily Work 40%

Participation: Participation is mandatory. You have a difficult time passing this class if you do not participate. Participation includes complete in and out of class work, adding to class discussions, and asking/answering questions.



Instructor's Expectations: This is a high school course. As such I expect that you will take the course seriously and behave in a mature manner. This means you are expected to:

1. Be prepared. You must complete the readings and assignments. If you are unprepared to participate your grade will be negatively impacted.
2. Participate. You must ask questions, participate in activities, and practice in order to be successful.
3. Be respectful. At times our discussions may find people disagreeing over views. This is a healthy part of discourse. Please make sure to maintain a respectful tone. I do not allow students to use any derogatory language in my classroom. It is disrespectful and rude.

Behavior Policy: As high school students I expect you to require very little redirection with regard to behavior. If you are violating any of the above expectations or creating an environment that is unsafe or is distracting to others who are attempting to learn you will be referred to the office. Your parents will be notified of significant behavior issues. I sincerely hope I can focus all parental communication on positive achievements rather than behavior issues.

Late Work Policy If you have an excused absence you have 2 days to make up any late work.

1. 1-2 days late results in a 20% point reduction
2. 2+ days late results in a 50% point reduction
3. I will not accept late work over 2 weeks old

Technology Policy

In your future careers or at college you will most likely be required to use computers on a daily basis. To that end we will be using computers daily to achieve our goals. This will include Microsoft Office, internet access, required websites for the course, etc. We are very lucky to have access to this technology; please be respectful of school property.

Phones: you do not need access to your phone in this class. If you have your phone visible I will take it until the end of the hour and refer you to the office. If you have a second referral your phone will go to the office for the day.

Computers: computer games, shopping, social media, etc are not allowed. Computers are used for classwork only. If you choose to do otherwise, you will be referred to the office. If you have a second referral your computer privilege will be taken away.

Passes

- Students need to ask to use the pass
- Sign out – place a checkmark by your name if you leave
- Students may use the pass up to 3 times during the semester.
- Only one person may use the pass at a time, you must have the pass to leave my room.
- Passes are not allowed during a test, lecture, or video

Bell

- The bell will release you unless I am addressing the class, if so, I will release you.
- If ANY time is remaining, students must be in a seat and work on schoolwork.
- Students will not be allowed to congregate around the door waiting to leave, those who do will stay until the rest of the class has left.

Food and Drink

- Food and drinks are not allowed, except beverages that can be closed.
- If any person spills at any time in my class, EVERYONE loses their drink privileges.
- Garbage left on the ground, does not matter why or how, also results in loss of drink privileges.

Drills: Fire, Weather and Intruder

Fire - Take a left when exiting the room, head straight through the glass doors (#5), go across the road and wait for me as a class.

Tornado – We go to room 328

Intruder - remain silent, gather on the floor under the white board, not in front of the doors, no phones, I will lock the door.

Business Education Academic Dishonesty:

Academic dishonesty includes, but is not limited to:

1. Cheating on a test through the use of concealed answers, or copying another student's work.
2. Copying an assignment or worksheet, or sharing information about an assignment or test.
3. Offering to another student the answers to an assignment, worksheet, or test, whether solicited or not, in written or verbal communication.

4. Lying to a teacher about academic activities.

Consequences may include, but are not limited to, having to redo the assignment or receiving a "0" on the assignment.

Final Thoughts:

You will notice there is an emphasis on personal responsibility in this course. As you are getting older your responsibilities will increase. You must pay attention to due dates and make sure you are consistently attending class in order to be successful. My hope is that in addition to learning the content you will learn and master valuable life skills that will serve you forever. My goal for this class is for everyone to be successful. Please do not hesitate to ask for help if you need it.