

CONSUMER EDUCATION CLASS SYLLABUS

Class is required to graduate: If you have taken or are currently taking Coop 2, CEO program, Agribusiness, or business orientation you can opt out.

Objective of course: Students will be able to understand and apply consumer skills such as managing finances including budgeting, insurance, loans, taxes, etc., decision making, selecting a career, interviewing process, and many more life skills.

This course is designed to be all online. Students are allowed to work ahead if they would like.

Topics covered:

Chapter 1: Introduction to personal finance

Chapter 2: Saving

Chapter 3: Budgeting

Chapter 4: Debt

Chapter 11: Careers and taxes

Chapter 9: Insurance

Programs we use: Ramsey Education, Next Generation of Personal Finance, Ever-fi, and Budget Challenge.

Types of Assessments:

**** All will be of equal weight.**

Assignments (worksheets, activities, etc.)

Projects-Everfi and Budget challenge

Quizzes, Tests

**** Final Exam will be 20 percent of your total grade**

Classroom expectations

1. Treat everyone and school property with respect. Leave property in better shape or the same as you received it.
2. No talking when I am talking.
3. Come prepared to class-bring paper, pen, etc.
4. Turn assignments in ASAP. If I give you an assignment and do not state a due date then assume the assignment is by the end of the class the following day. You are usually given time at the end of class to work on the assignment, so use that time wisely.
5. Late assignments: No late assignments are allowed. Exceptions to this rule will be up to the teacher's discretion. If you are sick or miss class for a school event be sure to check with me when you return or before you miss.
6. If you are absent, it is your responsibility to find out what you missed.
7. Phones are not allowed. If we do Budget Challenge they may be allowed.
8. Laptops will be used almost everyday.
9. Use of computers in the classroom is a privilege, please respect the equipment and follow the district internet policy.
10. Restroom privileges-go between passing periods.
11. Before leaving the classroom make sure your area is clean, no doodles on tables, no trash, no returned assignments.
12. At the end of class, stay in your seats until the bell rings, unless you have asked permission to do otherwise.
13. Masks must be worn at all times.

Consequences for not meeting classroom expectations

1st offense-Warning and/or additional work

2nd offense-Detention with teacher

3rd offense- Second detention and parental contact

4th offense-Referral to office.

Tentative Course Schedule

August 20-September 9 Chapter 1 Introduction to personal finance

Overview of money management

Test: Sept. 9

Sept. 13-24 Chapter 2 Saving

Test: Sept. 20

Sept. 27-Oct. 8 Chapter 3 Budgeting

Test: Oct. 8

Oct. 11-29 Chapter 4 Debt

Test: Oct. 29

Nov. 1-23 Chapter 11 Careers and Taxes

Test: Nov. 23

Nov. 29-Dec. 16 Chapter 9 Insurance

Test: Dec. 16

Dec. 20 Semester Exam