

# Course Syllabus

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## Course Information - Personal Finance 0420

Semester course .50 credit, elective

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## Teacher Contact Information

Mrs. Donna Sadowski. Huron High School. Room 201. 419-433-1234. dsadowski@huron-city.k12.oh.us. 7:00am - 3:00pm.

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## Course Pre-requisites

None

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## Course Description

Life is filled with choices. Those who have the best and most complete information have the power to enhance their own lives and to positively affect the world around them. Personal Finance is designed to help you learn and apply valuable life skills in money management, career planning, saving and investing, credit management, and retirement planning. By exploring successful strategies to grow and protect wealth, you will discover the richness of information available to manage your life. Students participate in 10 week online personal finance simulation H&R Block Budget Challenge.

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## Student Learning Objectives/Outcomes

Students will investigate career planning, goal setting, income sources and taxes.

Students will explore financial planning, using the banking system, and getting started with saving and investing.

Students will learn how to assess risk and protect assets, use credit wisely, resolve credit problems.

Students learn economic concepts such as inflation, the business cycle, and pricing strategies.

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## Required Textbooks and Materials

Personal Financial Literacy by Joan S. Ryan

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## Suggested Course Materials

Binder

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## Assignments & Academic Calendar

### Quarter 1

Begin Budget Challenge simulation, Ch 1 How Choices Affect Income, Ch 2 Income, Benefits, and Taxes, Ch 3 Your Purchasing Power, Ch 4 Financial Decisions and Planning, Ch 5 The Banking System, Ch 6 Personal Risk Management

### Quarter 2

Ch 7 Buying Decisions, Ch 8 Preserving Your Credit, Ch 9 Credit Problems and Laws, Ch 10 Basics of Saving and Investing, Ch 11 Saving and Investing Options, Ch 12 Buying and Selling Investments, End of Budget Challenge simulation.

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## **Grading Policy**

Standard HHS grading scale.

Weighted Tests and quiz's 60%, Daily assignments 40%

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## **ODE Academic Content Standards:**

Meets the ODE Business Education Academic Content Standards: See ODE website Financial Literacy.