Personal Finance

**Course Syllabus**

**Valley Park High School**

**2023-2024**

**Teacher:** Dr. Kathryn Libby

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 Valley Park, Missouri 63088

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**Course Description:**

Understanding and managing personal finances are key to one’s future financial success. This one-semester course is based on the Missouri Personal Finance Competencies and presents essential knowledge and skills to make informed decisions about real world financial issues. Students will learn how choices influence occupational options and future earning potential. Students will also learn to apply decision-making skills to evaluate career choices and set personal goals. The course content is designed to help the learner make wise spending, saving, and credit decisions and to make effective use of income to achieve personal financial success. This course is available for dual credit through Missouri State University.

**Prerequisite:** NONE. State requirement class for High School Graduation! (11th & 12th graders)

**Course Objectives:** Upon completing Personal Finance, the student will be able to:

1. **Financial Decision Making**
	1. Unlimited Wants and Limited Resources
	2. Choice and Decision Making
2. **Earning Income**
	1. Career Choices and Consequences
	2. Forms of Compensation
	3. Taxes and Other Deductions
3. **Buying Goods and Services**
	1. Creating a Budget
	2. Purchasing Items of High Value
	3. Considering Alternative Goods and Services
	4. Selecting Financial Institutions
4. **Savings**
	1. Reasons for Saving
	2. Interest on Saving
	3. Saving Instruments
5. **Using Credit**
	1. Facets of Credit
	2. Interest on Credit
	3. Credit Worthiness
6. **Protecting and Insuring**
	1. Protecting Against Financial Risk by Insuring
	2. Protecting Personal Identity
7. **Financial Investing**
	1. Investment Instruments
	2. The Relationship between Risk and Reward

**Class Assignments:**

* Students will reflect on Current Events pertaining to Business.
* Students will complete review activities from prior day’s lesson.
* Performance assessments will be completed following each lesson.
* Students will be required to keep a portfolio of all work completed. This portfolio will be kept by the students.
* Assessments will be completed daily (Classwork, Quizzes, and Tests using constructive response and performance event questions.)

**Course Grading: (Required in BOLD)**

CLASSWORK 30%

ARTICLE READINGS 10%

TEST 10%

QUIZZES 10%

PROJECTS 20%

SEMESTER EXAM 20%

**Supplies Needed:**

**Blue or Black Ink Pen**

**Pencil**

**Highlighter**

**Calculator**

Folder or 2” 3 – ring binder

## Business Organization: Future Business Leaders of America (FBLA)

Students are encouraged to participate in Future Business Leaders of America. This organization will enhance the student’s education through instruction and participation.

# Software and Text

Personal Finance Textbook

Various Resources will be utilized

Microsoft Office 2016 Suite

Google Classroom

Infinite Campus

**Important Expectation:**

I am a firm believer that learning is enhanced by hands-on practice. All students require communication & participation in class and with the teacher!

 *Syllabus may be altered by teacher. Students will be informed.*