

This course is one quarter long and will include discussion, activities, and exercises regarding many personal finance topics including: daily money management (monthly bills, check register, etc.), credit and debt, insurance, saving & investments, and taxes. There will be group and individual work.

Required Materials: You must bring **ALL** of the following to class **EVERY DAY**:

1. **Composition notebook** – Standard black bound book – will stay in class.
2. **3-Ring, Loose-leaf Notebook or sturdy folder** for PERSONAL FINANCE ONLY
3. **Notebook Paper** in your notebook or folder
4. **Pen and Pencil** are required; pencil is highly recommended for daily assignments. Pen is necessary for completing tax forms and for writing checks.

If you cannot afford any of the above items, please see me and I will assist you in obtaining them.

GRADING...

(50%) Portfolio / Assignments / Journal Writing : Many smaller and larger activities will be added to a portfolio that will be assessed. Daily assignments will be done in your composition notebook. Journal writing will occur frequently—the prompt must be copied and all entries dated in order to receive credit.

(30%) Quizzes: See me to arrange a time to make up a missed quiz. Unexcused absences result in a zero.

(20%) Class Participation & Class Responsibility: This will often “round up” or “round down” your overall grade. Participation is crucial by making suggestions, offering well-reasoned opinions and unique thoughts related to the topic, interacting respectfully and helpfully with peers and myself. This will ideally make the course much better, more interesting, and more worthwhile for every student.

It is also extremely important to be responsible & respectful:

- Arrive on time, with ALL necessary materials, prepared to learn.
- Be responsible for your own learning: If you have questions or are confused, ask for help!
- Be respectful of your peers and of myself.
- Contribute to the class by asking questions, explaining concepts, and being cooperative.
- No use of headphones, cell phones, texting, or other similar technology.

Extra Help: See me A-block or after school. Please let me know at least one day in advance. Also, tutoring is often available through Mu Alpha Theta, the mathematics honor society--see an advisor.

Absences: Work may be made up (excused absences only). If you are absent on a Monday, Monday's work would be due on Tuesday and Tuesday's work would be due on Wednesday. It is YOUR RESPONSIBILITY to get your missed work from a classmate or me. **IMPORTANT:** If you are not on the absence list as excused, it is your responsibility to get an “Excused Absence Card” from the office or show me a note from home or all missed work will receive a ZERO grade.

Over →

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Parent & Student: Please contact me in person, by email (ackermant@amesburyma.gov), or by telephone (388-4800, x1270) if you have questions/concerns. Then, please read and sign below:

STUDENT: “I understand and agree to abide by the policies described in this document.”

(PRINT NAME):_____ **(SIGN):**_____ **BLOCK:**_____

PARENT/GUARDIAN: “I understand and agree to support the policies described in this document regarding my son/daughter.”

(PRINT):_____ **(SIGN):**_____

PARENT PHONE(S) (HM, WK, CELL): _____

EMAIL(S) (clearly, please): _____

Academic Dishonesty: Academic dishonesty will not be tolerated in any instance. When cheating, plagiarism, copying, or sharing of the same materials is detected, a zero will be entered in the teacher's gradebook for the assignment, quiz, test, paper, etc. In addition:

- The instructor will notify his/her department chair/director/Administrator and the parent/guardian of the student.
- Upon parental request, a conference will be arranged by the instructor and this meeting will include the parent/guardian, student, instructor, and the department chair/director.
- A report of the conference will be made to the Dean of Curriculum and a referral will be placed in the student's discipline file.

A student violating this policy will be subject to the following consequences:

- Immediate parent notification
- Department chair/director/Administrator notification
- A zero will be assigned for the assignment, quiz, test, paper, final exam, etc.
- Student may receive a suspension from school up to 3 days.

Teachers will clearly define when students may work together on assignments.