



**Economics and  
Personal Finance**  
2019-2020

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### Course Description

Economics is the study of the choices people make under conditions of scarcity. This course will also provide you with practical tools to manage your daily, monthly, and lifetime financial goals.

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### Course Objectives

By the end of Economics, the student will be able to:

- Examine and apply the elements of responsible fiscal management, such as budgets, interest, investment, savings, credit, and debt.
- Identify and evaluate sources and examples of consumers' responsibilities and Discuss the impact of taxation as applied to personal finances.
- Explain how the factors of production are distributed among geographic regions and how this influences economic growth.
- Define scarcity and explain its implications in decision making.
- Identify ways in which the interaction of all buyers and sellers influence prices.
  - Identify how incentives determine what is produced and distributed in a competitive market system.
- Explain and illustrate the impact of economic policies and decisions made by governments, businesses, and individuals.
- Describe the elements of entrepreneurship and successful businesses.

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### Course Units

Quarter 1	Quarter 2
Intro to Economics Microeconomics Macroeconomics	Macroeconomics Budgeting Investing Money Management

## Materials

School Issued Laptops, Pen, Paper. A good night of sleep and a full stomach are also helpful.

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## Skyward Grading

Score Method	Term Grades (MHS Policy)	Grading Scale (MHS Policy)
Weighted Grades Summative Assessment (Tests, Quizzes, Projects, etc) = 60%  Formative Assessment (Homework, Classwork, etc) = 30%  Participation (Bellringers, Citizenship and Respect) = 10%	<b>Fall</b> Quarter 1=40% Quarter 2=40% End of Course Assessment=20%  <b>Spring</b> Quarter 3=40% Quarter 4=40% End of Course Assessment=20%	A=90%-100% B=80%-89% C=70%-79% D=60%-69% F=Below 60%

## Make-Up Work (MHS Policy)

Papers, assignments, tests, etc. that were announced while the student was in attendance prior to the absence are due to be submitted or completed on the day the student returns to school. A student will be allowed two (2) school days for each day of excused absence to make up material presented during the absence. Make-up time is not to exceed ten (10) days from the time a student returns to school after an absence. Additional time may be granted at the principal's discretion under extenuating circumstances. When a student has been absent for three (3) or more consecutive school days due to illness or excused absence the parent or student may call the Attendance Office to request make-up homework be sent to the office for pick-up. Please allow 24 hours for teachers to respond before coming to the office to pick up work. **In the case of pre-arranged absences, it is the responsibility of the student to contact individual teachers for any make-up work prior to the absence.**

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## Late Work

I reserve the right to take 50% off work turned in late. If you have extenuating circumstances contact me BEFORE the assignment is due and we can make another arrangement that I will hold you accountable for. If you continue to do this, I will be less likely to grant extensions.

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## **Classroom Rules and Procedures**

Students will enter the room on time with a positive attitude and a willingness to learn.

- Have materials ready for class when it begins.
- Be engaged in content up until the bell.
- Do not distract yourself or others from what is being taught.
- Minimal time will be spent on breaks

Students will show respect to all members of the classroom.

- Students will keep a kind tone when talking to each other and the Teacher
- Foul or questionable language is prohibited
- Do not visit when the Teacher or another student has the floor
- Maintain a volume in which learning can be achieved.
- Respect classmates personal space and belongings.

Students will use technology and facilities in a way that is beneficial to learning.

- Phone, tablet or headphone use is prohibited. Don't bring phones into the room or they will be confiscated for the rest of the day. Headphones should never be in your ears in class.
- Laptops are used only for educational purposes (no games). You may charge your laptop in the room.
- Drinks must be contained with a cap or a lid. No snacks are allowed in the room.

## **CLASSROOM DAILY PROCEDURES**

If you have questions related to school, you may come in before or after school and I will gladly help you. However, I don't want my room to be a hang out zone before school begins.

Students should walk into the room, sit down and immediately follow the instructions on the board, even before the bell rings. This will be done in their bell ringer notebook which could be used on an open note quiz at any time. If a student is absent they will have to make up the bell ringers on those dates. These will be used to help you on tests and quizzes.

I will take attendance right when the bell rings. Each student should be in their assigned seat at this time or they will be marked tardy.

Students will sit as close to the front of the room as possible, with reasonable exceptions. No filling the back row if there are desks between you and other students. You may be called on at any time to repeat what I teach so paying attention in class is paramount to success.

Don't get your laptop when you come in the room but be prepared to work on your laptop when you come in the room. This means no wasting the battery on games or surfing the internet before, during, or after my class. Charge your laptop at home every night. Computers should be

treated with respect as they are school property even if they are assigned to you. Most wall outlets are not to be used for charging Cell Phones. Those are only for lab equipment.

I do offer makeup work, or makeup tests/quizzes but don't expect them to be given all the time for every assignment. You must fill out a work extension slip to be able to make up work however. Make up tests may be essay tests.

Students are expected to be engaged in content up until the bell rings. No huddling around the door or in the hallway.

Phones should be away during class unless permission is given. If this becomes a problem, you will be asked to give your phone up for the rest of the day. You have a charging place to charge your phone or put it away from you during class. If you do this you may not get it from the station during class. Earbuds are not allowed to be in or on ears during class. This may also result in confiscation.

Don't expect to leave class unless you really need to use the restroom. This will not be offered at the beginning of class. Don't use this time to talk to other teachers or do other business. You may email teachers if you have questions about grades, don't interrupt class for this purpose. You will be marked truant if you leave for too much of class without a good excuse from another staff member.

Participation points will be given each semester. They will be based on your overall focus in class and how well you do at not being distracted or distracting others. This will occur with a short personal meeting with me.

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### **Academic Integrity (MHS Policy)**

All work submitted by a student must represent his/her own ideas, concepts, and current understanding. All material found during research must be correctly documented/cited to avoid plagiarism. Any student caught cheating or plagiarizing on course assignments or exams will lose credit for that assignment or exam. The teacher will notify parents. Students may be subject to disciplinary action, including a parent conference.

## Other Information

**I have read and agree to the above terms.**

Student's Printed Name \_\_\_\_\_

Student's Signed Name \_\_\_\_\_

Date \_\_\_\_\_

Parent's Printed Name \_\_\_\_\_

Parent's Signed Name \_\_\_\_\_

Date \_\_\_\_\_