**Personal Finance – Course Syllabus**

**FALL 2019**

**Mr. Fitzgibbons/jfitzgibbons@germantowncsd.org/518-537-6281**

**Course Website: socialstudiesfitzgibbons.weebly.com**

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**Course Goals**

* Students will become aware of their own financial practices and learn how to effectively manage their money and personal resources
* Students will acquire the knowledge and skills necessary to increase their financial independence
* Students will learn personal finance skills to be applied to life after high school and beyond

**Areas of Study**

* Identity Theft
* Budgeting & Saving Money
* Using a Credit Card
* Paying Back Student Loans
* Renting an Apartment/Buying a House
* Car Insurance
* Smart Shopping
* Investing for Retirement
* Paying Taxes
* Building a Resume/Interviewing for a Job

**Required Materials**

* 3-ring binder or 2-pocket folder to organize class notes and handouts
* Writing utensil
* iPad – you will need this EVERYDAY so make sure it is charged!

**Cell Phone Use**

* **Cell phone use is strictly prohibited** in the classroom. We will be utilizing technology on a daily basis, but cell phones will NOT be allowed to be used in place of an iPad. Make sure you bring your iPad EVERYDAY and that it is CHARGED.
* **Cell phones MUST BE placed in the hanging cell phone holder upon entering the classroom.** If a cell phone is not in the holder, and it is seen, you will receive a disciplinary referral

**Homework & Other Assignments**

* Ample class time will be provided to complete all assignments for this course. Homework will consist of any assignments not completed during the provided class time
* **If you are absent**, all missed work will be placed in an absent folder corresponding to your course and period. It is **your responsibility** to retrieve the missed work from the folder, complete missed assignments, and get missed notes from me or a classmate.
* This course focuses on how to “adult.” Many of the assignments, such as creating a budget, finding a credit card, applying for student loans, creating an email address, participating in a mock interview, and researching an apartment focus on real-world application
* This course is taught more like a college level course in terms of student responsibility. You will only take out of this class as much as you put into it!

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| **Grading Procedures** |
|  **Classwork & Participation – *25%*** |  **Writing & Projects – *30%*** |
|  **Quizzes – *15%*** |  **Unit Tests – *30%*** |

**Course Website**

All the above information is available on the course website – **socialstudiesfitzgibbons.weebly.com**

Class lectures, PowerPoint notes, project information, and other helpful course resources are also available on the course website, which will be updated as the year progresses.

***Seek Out Extra Help If You Need It!***

I am available most days during study hall and afterschool. If you are struggling with anything at all (classwork assignments, note-taking, content) come see me and we can work together to get you back on the pathway to success!

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*“Don’t tell me what you value, show me your budget, and I’ll tell you what you value” – Joe Biden*