



# Welcome to Consumer Finance!

North Dorchester High School

Ms. Hackett

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Dear Parents and Students!

Welcome to Consumer Finance! This is the class where we get to teach REAL WORLD skills that you can use after you graduate! Things like income, money management, consumer rights and responsibilities, spending, credit, savings and investing. Through the use of the decision-making process, active learning, and reflection students will gain skills in mathematics to master everyday personal finance topics. Being a private business owner myself, I am excited to share "what you really need to know" in the real world of adulthood and entrepreneurship. I cannot wait to have your student in this new year at NDHS. The way to be most successful in this class is to be ready to learn, ready to work, and be respectful to all.

## Resources

### Pathway to Financial Success In Schools

This is an online module formulated by Discovery Education to teach students about financial literacy, planning for future success, goal setting, etc. The activities and curriculum align with our course objectives perfectly.



This is an amazing site about credit, loans, investments and good financial practices. We will be referring to this site for articles and references to use for reflections and journals.




Dave Ramsey is a world renowned author who instructs on how to eliminate debt and build wealth. This site not only links to his many publications but has some virtual calculators that help consumers determine what they can afford base on their income. A great site to refer to when determining a budget and planning for big purchases.

# Topics covered in Consumer Finance

1. On your own
  - Covering your Expenses
  - Making and Changing your Budget
2. Earning a Paycheck
  - Your salary
  - Your take home pay
3. Banking and Saving
  - Choosing a Bank
  - Using a Checking Account
4. Cash or Credit
  - Credit Card Math
  - Loans and Interest
5. Selecting Housing
  - Finding a Place to live
  - Decorating your Home
6. Buying and Preparing Food
  - Eating for Good Health
  - Choosing and buying groceries
7. Buying Personal Items
  - Deciding What you Need
  - Getting the Best Buy
8. Owning a Vehicle
  - Buying and Leasing Vehicle
  - Maintaining a Vehicle
9. Recreation, Travel, Entertainment
  - Budgeting for Recreation
  - Planning a Trip

# Best of the Nest

At North Dorchester High School we want to represent the best of the nest! That means we do our best in every arena of our school and personal lives. There are the 5 school-wide rules that we are asking each student to abide by this year.

| Rules  | what it looks like in the classroom   |
|--|---|
| 1. We will promote academic success for all. No disrupting others  | That includes staying on task, not having side conversations with others during academic time, staying in seat                |
| 2. Be responsible and equipped for success   | Bring your notes and writing utensil to class every day. Have a good attitude and ready to learn                              |
| 3. Use technology as directed by adult in room   | When using computers be on the directed websites. Absolutely no cell phone usage allowed. It should not be seen or heard.     |
| 4. Speak to others in a positive, professional and respectful manner   | If you can't say anything nice don't say anything nice at all. Is it necessary? Is it helpful? If not, then best left unsaid. |
| 5. For your safety and wellbeing:<br> | We want you to be as safe as possible and able to learn in a clean and drama-free environment.                                |

## Class Expectations

### Before class

- Greet me at the door
- Pick up all required materials
- Start warm-up right away

### During Class

- Stay focused on task
- Follow materials procedures
- Keep area clean
- Listen to instructions
- No talking or getting up without permission

### End of class

- Put all materials back
- Clean up your area
- Stay in seat until bell
- Take all your stuff with you

# Consequences

If you break a rule you will receive:

- *First offense*: one verbal warning
- *Second offense*: A student-teacher conference will take place
- *Third offense*: Consequence including but not limited to Detention and your parent/guardian will be contacted

*Additionally, all actions will be documented on a disciplinary referral*

Dorchester County has a STRICT electronic policy. There is a designated area of the school where cell phone use is allowed. Any cellphone seen or heard WILL be confiscated, no exceptions. Any failure to comply will result in further disciplinary action.

# Necessary Materials

- ✓ Pen and pencil
- ✓ Highlighters
- ✓ Notebook

It is important that you come to class ready to learn with proper materials every day.

# Grading

All grades will fall into two categories: Summative (60%) and Formative (40%).

Summatives include, *but are not limited to*, tests, quizzes, projects, exit tickets and graded assignments. Assessments simply mean a tool to measure students' performance and/or skills.

Formatives will include, *but are not limited to*, classwork, group projects, online practice and journals.

# Classwork

- If not done or completed, you will receive a .01 as a grade. *All work is to be turned in on the day it is due. I will not accept any work past that day.*
- If you are absent, check with the teacher and get the make-up work. You have up to 5 days (up to teacher's discretion) from the day you return to turn in your work. It is the students' responsibility to collect all make up work and notes necessary (this includes tests and quizzes). Grades will be entered in as a zero with a "missing" flag until work is made up.
- Tests and quizzes cannot be made up during class only after school or during lunch

# Extra help

If a student has a concern about this course, his or her grade, make up work etc I am available for consultation before, after school and during lunch by appointment only. Students and parents may contact me via email (best way!), [hackettc@dcpsmd.org](mailto:hackettc@dcpsmd.org) or by calling the school at (410) 943-4511 extension 1558.

This syllabus is to be read over by parents and students and this page signed by \_\_\_\_\_

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I have read the above rules and regulations and understand them.

Signature of Student \_\_\_\_\_

Date \_\_\_\_\_

Name of Parent or Guardian: \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Contact Info:

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

## Computer Access and Publication Release

Please check the following boxes it applies:

- My child has access to a computer as well as Internet access
- I would like to see my child's progress through Seesaw (online portfolio)