

METROPOLITAN BUSINESS ACADEMY 2019-2020

TEACHER CONTACT INFORMATION

Teacher: Ms. Krisavage

Email: mskrisavage@gmail.com (students)

Call or text: (203) 667-4241

Extra Help: Every Tuesday and Wednesday, 2:30 to 4:30

Course: Financial Planning/Ethics

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Google Classroom Code: 8msvyon

FINANCIAL PLANNING & ETHICS COURSE OVERVIEW

This course covers two key subjects: Financial Planning and Ethics. Financial Planning (also called financial literacy or personal finance) is the study of the skills that will enable students to manage their financial resources effectively for a lifetime of financial security. Students learn about careers, the importance of setting goals, earning a pay check, paying bills and taxes, budgeting, managing a checking account, finding and financing a car, renting an apartment, and ways to manage risk.

Ethics will examine the difference between morals, values and ethics. Students will analyze situations that require a decision to be made between two “right” choices. They will explore ethical situations that commonly occur in companies and our communities. Students will define what it means to be an “ethical” person or company.

Career and Technical Education Personal Finance Standards:	21st Century Competencies:
1. Personal Decision Making	1. Problem Solving and Critical Thinking
2. Earning and Reporting Income	2. Accessing and Analyzing Information
3. Managing Finances and Budgeting	3. Communication and Collaboration
4. Saving and Investing	4. Creativity and Innovation
5. Buying Goods and Services	5. Initiative, Self-Direction, and Accountability
6. Using Credit	6. Citizenship and Accountability
7. Protecting Against Risk	

Title of Major Performance Tasks	Description of Performance Task	Content Standards met by Performance Task	21st Century Competencies met by Performance Task
Career Research	Conduct research and write about a career in which the student is interested.	2	2,5
Pursuit of Happiness Lessons Learned	Write a letter or poem to Christopher Gardner regarding lessons learned from his life story, as told in the movie “Pursuit of Happiness	3	5
Financial Statements Preparation	Create an income and expense statement, a personal spending plan (budgets), and a statement of net worth	2,3	1,2,5
Money Application Presentation	Investigate and present key features of online money management applications.	3	2,3,4,5
Income Tax Preparation	Complete Federal and State tax forms	2,3	1,5

Apartment Project	Students move out of the house and find a first apartment. This includes identifying all costs related to renting and furnishing the apartment. A shopping trip to IKEA will be part of this project.	1,3,5,7	1,2,5
Car Project	Research the costs of buying and financing a first new and used car.	1,3,5,6,7	1,2,5
Metro Check Register	Maintain a balanced check register of all income and expenses incurred throughout the year. Analysis of the accuracy will be done each trimester.	1	5
Personal Financial Plan	Create a culminating, final financial plan and budget based on what students have learned in class. The assumption for the plan is that the student is now 25 years old and living on their own.	1,2,3,5,7	3,4,5
My Personal Code of Ethics	The driving question for this final course project is, “Does Company X meet my ethical standards as a potential employer?” Students will evaluate a company in terms of their positions on social, environmental and ethical responsibility.	1	3,4,5

OTHER REQUIRED COURSEWORK:

In order to complete the major task work there are other formative assignments students will be given that help them build the skills required for the major tasks. These include but are not limited to:

Assignment	Description	Course Standard	21st CC
Money in Your Life Interview and Essay	Interview and write about an adult’s attitudes toward and history with money	1	5
My First Job Interview	Interview and write about an adult’s first job	2	5
S.M.A.R.T. Goals	Create personal and financial S.M.A.R.T goals.	1	5

HOW STUDENTS WILL BE GRADED

This course uses mastery-based grading. On PowerSchool you will see mastery codes, a green checkmark, a 0, or a dash. A green checkmark means the item is complete and has been handed in. A zero (0) and an orange dot means the item has not been turned in or completed, including assignments you’ve missed due to absences. A dash (---) might appear in place of a green checkmark or other codes if you use certain types of cell phones, so we recommend checking your PowerSchool on a computer. The mastery

code meanings are below. Your goal is to reach competent or above on all projects/performance tasks for the year.

MASTERY GRADING OUTLINE

Score Codes	Mastery Language	Progression towards Standard	Numerical Grade
XE	Exemplary	Exceeds Standard with Distinction	100
CO-XE	Competent/Exemplary	Exceeds Standard (revise for exemplary)	93
CO	Competent	Meets Standard (revise for exemplary)	85
EM	Emerging	Approaches Standard (needs revision)	70
NY	Novice	Not Yet (needs revision)	60
NE	No Evidence	No Evidence of Work Yet	50

GRADING BREAKDOWN

- Openings/Class Participation: 10%
- Formative Assessments: 40%
- Projects/Performance Tasks: 50%

Course Portfolio Criteria

Students will keep both a paper and electronic Mastery Portfolio for this class which will contain performance tasks/projects and key summative assessment work. The electronic portfolio will be a Financial Planning Google Drive folder which will be shared with me. All work in the portfolios may be used during Student Led Conference (SLC) presentations. In order to “pass” this course, students must assemble a Financial Planning and Ethics Portfolio which shows evidence of a grade of Competent or better on performance tasks/projects.

HOW THIS CLASS WORKS

Students will be treated as employees in this class. They will receive a paycheck every month, which will be based on attendance, initiative, and participation in class. If students are late to class, their paycheck will be reduced because they have not been “at work” for the required number of hours. Raises may be earned by:

- Being on time for the entire pay period
- Applying for and performing specific class jobs (payroll clerk, rent manager, utility bill manager, cell phone manager, class monitor, distribution manager, etc.)

Students will research and learn about topics that will enable them to live on their own.

Assignments will be posted on the B3 – Financial Planning Google Classroom site. Students must log onto Google using their NHPS Google account (not their personal account). The class code needed to join the class is at the top of this syllabus.

SUGGESTED SUPPLIES

For this course you will need writing utensils, a folder in which students should keep notes, classwork, notes and graded assessments. Students may also use a binder.

HOW TO SUCCEED IN THIS CLASS

Attendance and Participation - This class is not a “spectator sport” – students must be actively involved in each class. Much of the work done is in-class work that cannot be replicated at home, which makes attendance and punctuality extremely important.

Revision – Revision of major tasks is expected and encouraged.

Respect – Respect is the foundation for a successful classroom environment. Respect the time you have been given to learn in this class; your own goals and those of your peers, as well as the physical classroom and tools we have been given at Metro.

Communication – Students should speak up if they don’t understand something or are confused about my expectations for an assignment. I can only help if I know that students are struggling.

Plagiarism - Copying someone else’s work in this class will not help students master the skills needed to succeed in Financial Planning. You will receive a zero for, and must redo, any assignment in which you participate in cheating or plagiarism. This includes both any student who copies/plagiarizes and any student who allows his/her work to be copied.

Substitutes – If I am out of school for any reason I ALWAYS leave work for my students. If there is a substitute, students are expected to be respectful, sign the class attendance sheet, take the work from the wall, complete the work, and leave it in the completed bin. Please listen to the sub, and follow the rules!

Electronics – During phones should be keep on silent (vibrate) and out of sight. Instructions will not be repeated if students miss what is happening in class due to their phone use.

FINANCIAL PLANNING/ETHICS COURSE OVERVIEW

Please sign and return this last page of the Financial Planning/Ethics syllabus.

I, _____, understand the work that will be required of me in Financial
(Student name – please print)

Planning and Ethics, as well as the behaviors that will maximize my chances to succeed. . I specifically acknowledge that phones are to be kept on vibrate and out of sight during class.

Signature Date: _____

I, _____’s parent/guardian, also understand what is expected in this class.

Should there be any concerns about his/her work or behavior in class I should be contacted via email

at: _____ or by phone or text

on: _____.

Signature Date: _____