

Personal Finance
St. Wendelin High School
2009-2010

Instructor: Mr. Daniel Ritzler

Room: 316

Textbook: Kapoor, Jack, Dlabay, Les, and Hughes, Robert, Personal Finance, Glencoe/McGraw-Hill, 2007.

Course Goals: The class will introduce students to the world of money management and finance. The students will learn about financial options that are available to them and their responsibilities. They will also learn about the consequences of mismanaged finances.

The class will utilize a multi-dimensional approach to learning by utilizing class lectures, internet activities, and a stock market competition

General Topics: The class will cover a broad range of topics including:

- Financial Decisions
- Financial Goals
- Consumer Prices
- Consumer Spending
- Interest Rates
- Money Supply
- Identifying Job Opportunities
- Resumes
- Personal Financial Statements
- Personal Budgets
- Opportunity Costs
- Trade-offs
- Consumer Purchases
- Financial Services
- Financial Institutions
- Consumer Credit
- Managing Debts
- Finances of Housing
- Stocks
- Bonds
- Mutual Funds
- Real Estate
- Tax Strategy
- Types of Insurance
- Retirement & Estate Planning

Quizzes and Tests: Quizzes, announced or unannounced, will be utilized frequently.

Tests will be announced in advance. Tests will cover textbook chapters and all lectures, class discussions, and all other material covered in class.

Grading: Students will be graded on a Total Point System.

Each quiz, test, assignment, etc. will be worth a maximum number of points. The students will also be graded on classroom participation including, but not limited to, individual discussion, group discussion, and classroom behavior. Late homework will lose a letter grade for each day late. **No work will be accepted after one week has passed.**

Grades will be determined by dividing a student's Total Earned Points by the Total Maximum Points Possible.

$$\frac{\text{Total Earned Points}}{\text{Total Maximum Points Possible}} = \text{Grade Percentage}$$

Percentages will be assigned letter grades in accordance with the St. Wendelin grading scale.

Student Expectations:

Students are expected to:

1. Be in their seat when the second bell rings.
2. Bring a notebook and textbook to every class.
3. Pay attention, take notes, and participate in class.
4. Do not talk in class unless asking or answering a question of the teacher.
5. Show respect for, and cooperate with, other members of the class.

Absence Policy: If a student should miss a class, the student has the full and total responsibility to see Mr. Ritzler about missed work before the next class meets.

If you have any questions throughout the course, be sure to ask for help.