

# ***PERSONAL MONEY MANAGEMENT***

**Instructor:** Mrs. Hable  
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## **Course Description:**

This is a dynamic class where students will study the fascinating world of business management through the study of budgeting, careers, saving, investing, banking, taxes, credit, and insurance.

## **Essential Learner Outcomes:**

Upon completion of this class, you will know that....

- creating a budget allows you to achieve personal and savings goals.
- proper selection and management of your bank accounts can help you avoid costly fees.
- personal financial goals can be met through diversified investment strategies.
- various state and federal taxes impact their personal budget.
- they should use credit wisely to avoid getting into financial trouble.
- risk management requires the need for various types of insurance.
- being a responsible consumer can protect them from fraud.
- there are different alternatives when buying goods and services.

## **Materials:**

For the most part, you will not be responsible for taking a book out of the classroom. If you find yourself getting behind or are absent, please see me about checking out a copy. Also, you will find it useful to have a folder for the class for handouts and assignments that are returned to you.

## **Grading:**

Daily assignments	30%	90 – 100%	=	A
Projects	40%	80 – 89%	=	B
Written tests	30%	70 - 79%	=	C
		60 – 69%	=	D

Please keep track of your grade using the attached grade sheet and you can always be on top of your own grade! If you hand assignments in late, you will receive a 25% deduction for the first day that it is late and if the assignment is 2 days late, a 50% deduction will be given. If you have an excused absence, you will receive 2 days make-up time for every period excused. Office Hours will be Wednesday Mar 25, Apr 29, May 20 and June 3 from 2:50-3:20 in C132. If you need to contact me by phone, please contact me at 763-506-6841.

## **Class Expectations and Procedures:**

1. Be respectful at all times. This includes students around you and ALL Equipment!
2. Use your class time WISELY. Stay focused and on task.
3. **NO FOOD OR BEVERAGES ALLOWED IN THE CLASSROOM!!** This is a computer lab and is not an environment for food and beverages. If you have any, keep it in your locker or backpack!
4. No games, email, chat, or Internet usage!! Internet usage will only be allowed with prior permission. If you are found on games, etc, you WILL receive up to five days ISS. You are to have the computer lab policy sheet signed by yourself and a parent/guardian by Monday, March 16.
5. Absences – you are responsible for making up any work you miss. If you miss a test, you must make it up on your own time. You should come to me to ask what you have missed.
6. Truancies will result in zeros for any assignments missed – no exceptions.
7. Cheating is not tolerated. There will be no sharing of files! In the event that you are caught cheating, you will receive no credit for the assignment and I will contact your parent/guardian. If you allow another student to use an assignment that you completed, you will also receive a zero.
8. Put your name and label all assignments. If there is no name...it goes in the garbage.
9. This can be a very informative, yet fun class. Let's make that happen!!

