

## Expectations

### R-E-S-P-E-C-T

- Self
  - Others—Students & Guest speakers!!!!
  - Equipment
  - Staff
- ☺ Please bring only bottled drinks to the lab (screw top).
- ☺ All school policies must be followed.

*Things you will need every day:*

- Paper & writing utensil
- Folder or binder section to store papers

### Content Tutoring

Students not maintaining a C- or better will be assigned Content Tutoring. Failure to attend will result in Saturday School.

## Consequences

Disruptive behavior is not tolerated. Students are expected to follow the expectations and guidelines set forth in this document. If a problem occurs the following discipline plan will be implemented:

### INTERVENTION STEPS

1. Warning
2. Conference
3. Parent Call
4. Referral



## Essential Learning

- “Economic” Way of Thinking: Can you use cost-benefit analysis and apply a rational decision-making model to the choices you make as a citizen, employer, and consumer.
- Earning a Living: Can you identify various forms of income and analyze factors that affect income as a part of the career decision-making process?
- Finances and Budgeting: How do you develop and evaluate a spending/plan?
- Saving and Investing: How do you evaluate savings and investment options and create a personal financial plan to meet short-and long term goals?
- Financial Institutions: Can you identify a variety of financial institution and related services?
- Using Credit: Can you identify and analyze factors that affect the choice of credit and the cost of using credit?
- Risk Management: Can you identify resources that will help you protect your personal assets and wealth?



## Guidelines

### Electronics

Cell Phones, PDA's, iPods, MP3 players, and other electronic devices are not allowed in the classroom. These items will be confiscated and given to the office if they are being used or out in the open.



### Tardiness

The school tardy policy is strictly enforced. If you are late you will not be allowed entry to class, you will need to report to the bulldog.

### Absences

Class time is very important! Please collect make up work the morning following your absence. You will receive zeros on tests or quizzes missed with an unexcused absence. Check Parent Bridge! Late work will be penalized 10%.

### Hall Passes

Students will be allowed to have a hall pass four (4) times per quarter. You are expected to be gone no longer than five (5) minutes. An excursion longer than five minutes will result in the reduction of one hall pass. You may not use this pass the first or last twenty (20) minutes of class and only one person per time may leave the room.

### Cheating

Cheating is not tolerated. You will receive a zero on the work with no chance of redo.

## Acknowledgement

Dear Family:

In order to save paper I have emailed you the course syllabus and made it available from the web. This brochure describes the Personal Finance course your student is enrolled in this semester. Please review the guidelines and expectations that have been developed to facilitate the best possible learning environment. (<http://pfs.mesa.k12.co.us/business%20new/staff.html>)

Your student will receive ten (10) points for you emailing me or signing the acknowledgement form sent home with the student by Friday.

Thank you very much! Please contact me by phone at 254-4800 ext 25230, email at [Melissa.Wright@d51schools.org](mailto:Melissa.Wright@d51schools.org) or before and after school for any further clarification or questions.

Sincerely,

Melissa Wright  
Business Instructor

## Course Information

**Prerequisite:** Junior or Senior

**Credit:** 1 term or 1/2 credit *This course meets the graduation requirement for financial literacy.*

### Description

This course emphasizes life-long decision-making skills in financial management. The individual's role and financial responsibilities as student, citizen, family member, consumer and employee will be covered. Topics will include budgeting, banking, credit, insurance and investments. Internet opportunities will be provided for students to explore additional useful information, and students will participate in a stock market simulation. Using technology, mathematics and financial analysis will be a strong component of this course.

### Outline

Week 1	Goal Setting
Week 2	Spending & Budgets
Week 3-4	Saving
Week 5-6	Investing
Week 7-8	Credit & Debt
Week 9	Insurance & Risk Management

### Grade Calculation

50% Assignments & Projects  
25% Tests & Quizzes  
25% Daily Activities

## Palisade High School



## Personal Finance

Melissa Wright  
[Melissa.Wright@d51schools.org](mailto:Melissa.Wright@d51schools.org)  
Room 220D  
Tel: 254-4800 ext 25230