



Course Syllabus

Franklin High School		2020-2021
DIRECTIONS: For each course, complete the syllabus and share with your evaluating/supervising administrator as a pdf ("File-download-PDF document") by 9/28/20 . Syllabi will be posted on the FHS website under your name for the public to view.		
Course Overview		
NOTE: For core classes, all elements of this section (except for name and contact information) are the same.		
Course Title: Personal Finance		
Instructor Name: Jose Losoya	Contact Info: jlosoya@pps.net	
Grade Level(s): 10, 11, 12		
Credit Type: Elective and PCC Dual Credit (optional)	# of credits per semester: 1	
Prerequisites (if applicable): Computer Applications - Recommended		
General Course Description: Explores the role of the consumer in our economy, problems of financing family and individual needs, including budgeting, banking relationships, borrowing, insurance, risk management, real estate, investing, portfolio management, retirement and personal taxes.		
Prioritized National/State Standards: <ol style="list-style-type: none">1. Ability to plan and budget effectively.2. Recognize the need to adapt financial planning to changing personal needs as well as changes in the economy and financial environment.3. Effectively analyze the comparative merits of buying and renting a home; tax implications; buying, selling, and leasing fundamentals.4. Evaluate various types of credit; understand costs and how to utilize them to the best advantage.5. Evaluate the various types of insurance and relate this information to personal needs.6. Examine investment strategies considering asset allocation		
Course Details		
<i>Learning Expectations</i>		
Materials/Texts: Personal Finance, 12 th Edition, Kappor, Dlabay, Hughes, McGraw-Hill/Irwin, Inc., 2018		



Course Content and Schedule:

Week:	In Class:	Homework or Assignments:	Points:
1	Chp. 1 – Personal Finance	Basics and the Time Value of Money Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test	Test: 100pts
2	Chp.2 – Financial Aspects of Career Planning	Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test	Test: 100pts
3	Chp.3 – Money Management Strategy	Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case Daily Spending Diary, Chp. Test,	Test: 100pts
4	Chp. 4 – Planning Your Tax Strategy	Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test	Test: 100pts
5	Chp. 5 – Financial Services: Savings Plans and Payment Accounts	Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test	Test: 100pts
6	Chp. 6 – Introduction to Consumer Credit	Vocab, Daily Assignment, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test	Test: 100pts
7	Chp. 7 – Choosing a Source of Credit: The Costs of Credit Alternatives	Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test	Test: 100pts
8	Chp. 8 – consumer Purchasing Strategies and Legal Protection	Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test	Test: 100pts

9	<p>Chp. 9 – The Housing Decision: Factors and Finances</p> <p>Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test</p>	Test: 100pts
9	Semester 1 Final	SF: 100pts
10	<p>Chp. 10 – Property and Motor Vehicle Insurance</p> <p>Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test</p>	Test: 100pts
11	<p>Chp. 11 – Health, Disability, and Long-term Care Insurance</p> <p>Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test</p>	Test: 100pts
12	<p>Chp. 12 – Life Insurance</p> <p>Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test</p>	Test: 100pts
13	<p>Chp. 13 – Investing Fundamentals</p> <p>Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test</p>	Test: 100pts
14	<p>Chp. 14 – Investing Stocks</p> <p>Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test</p>	Test: 100pts
15	<p>Chp 15 – Investing in Bonds</p> <p>Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test</p>	Test: 100pts
16	<p>Chp. 16 – Investing in Mutual Funds</p> <p>Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test</p>	Test: 100pts
17	<p>Chp. 17 – Investing in Real Estate and Other Investment Alternatives</p> <p>Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test</p>	Test: 100pts

17	Chp. 18 – Starting Early: Retirement Planning Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test	Test: 100pts
17	Chp. 19 – Estate Planning Vocab, Daily Assignments, Financial Planning Problem Questions, Financial Planning Activities, Financial Planning Case, Daily Spending Diary, Chp. Test	Test: 100pts
18	Semester 2 Final	SF: 100pts

Differentiation/accessibility strategies and supports (TAG, ELL, SpEd, other):

Students will be expected to demonstrate knowledge of the concepts described in the required competencies by any combination of the following:

1. Participation
2. Case study analysis
3. Individual and/or group projects
4. Presentations
5. Completion of assessment or other examinations

Safety issues and requirements (if applicable):

Classroom norms and expectations:

Attend class regularly and be on time
 Stay in seat
 Do not interrupt when someone is speaking
 All personal technology is silenced and out of site...
 Complete work on time. Learn to organize your time!
 Ask questions if you don't understand
 Behave in a manner conducive to learning. Pay attention when others are speaking; be respectful
 All school rules apply – Know your rights and responsibilities
 Follow all technology policies as outlined on the PPS technology agreement.

For our zoom sessions:

Please make sure I know who you are - student privacy is important!
 Cameras help us feel connected. If you choose to use video (not required for most meetings) be aware of your surroundings and lighting.
 Respect the privacy of others.
 Dress to impress! (school dress code applies).
 Keep yourself muted unless speaking.
 Please use the 'raise hand' side bar function when we are in large groups.
 Be present. Multitask later.

Avoid eating, grooming, etc. when your camera is on.

Evidence of Course Completion

Assessment of Progress and Achievement:

Summative and formative evaluation is used, including completion of assignments, vocabulary, tests, and quizzes. Grades are based on a percentage scale according to total points earned.

Progress Reports/Report Cards (what a grade means):

A = 90% +, B = 80-89%, C = 70-79%, D = 60-69%, F = <60

*****Note: For PCC Dual Credit grade calculations, students will not be allowed to retake examinations.*****

- No make-up exams will be allowed. If, student is absent from exam, student will be allowed one additional day to complete.
- No late work will be accepted.
- Semester Finals will be held on last day of Semester

Career Related Learning Experience (CRLEs) and Essential Skills:

PERSONAL MANAGEMENT Exhibit appropriate work ethic and behaviors in school, community, and the workplace.

PROBLEM SOLVING Apply decision-making and problem-solving techniques in school, community, and the workplace.

COMMUNICATION Demonstrate effective communication skills to give and receive information in school, community, and workplace.

TEAMWORK Demonstrate effective teamwork in school, community, and workplace.

EMPLOYMENT FOUNDATIONS Demonstrate academic, technical, and organizational knowledge and skills required for successful employment.

CAREER DEVELOPMENT Demonstrate career development skills in planning for post high school experiences.

Communication with Parent/Guardian

What methods are used to communicate curriculum, successes, concerns, etc.?

I will be using email via Canvas, Gmail, Remind and Synergy.

Personal Statement and other needed info

