

**Teacher:****Communication-**

Effective communication is essential to your success. You and your parents may contact your teacher through the following methods with questions or concerns.

**Email:** \_\_\_\_\_

**Voicemail:** \_\_\_\_\_

**E-board:** \_\_\_\_\_

**\*\*\*Using the e-board and ProgressBook, the online gradekeeping system, is an absolute must in this class!** Important information is posted, such as assignments and grades. If you are absent, you will know what is expected of you. If you do not have access to a computer at home, we have them here at school. There are plenty of opportunities to use these tools that keep you in the know!

**Course Description-**

Personal Financial Literacy is a semester course. All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. Units include: income and careers, money management, credit and debt management, planning, saving and investing, consumerism, and risk management and insurance.

**Relevant Text-**

*Business and Personal Finance* published by Glencoe

**Student Materials-**

Three-ring binder with plenty of paper preferred, folder or other notebook (expect lots of handouts), pens and/or pencil, textbook as needed. Note: Many students prefer to get a slim 3 hole punch to add handouts directly to their binders.

**Homework Planner-**

All students are expected to keep and maintain their homework planners on a regular basis. You must use it to keep track of your assignments and other important course information, and be used for a pass. Students who misplace their homework planners should obtain a replacement from Student Activities immediately.

**Work Ethic Required-**

Be prepared to devote time each day to this course outside of class. Come to class prepared to work and think.

**Make-Up Work-**

- (1) Students are expected to complete all assignments on time.
- (2) All work to be made up is due according to the number of days absent **from school that is excused**. If a student misses an excessive amount of class, that student should see me personally to draw up a schedule of when assignments will fall due.

## **Class Procedures/Classroom Expectations-**

Each student must adhere to the following:

1. Students will obey all rules and guidelines established in the school student handbook.
2. Students will do all homework assigned with attention to detail.
3. Students will remain quiet unless called upon to speak or otherwise directed.
4. Students will remain in their seats until dismissed by the teacher, not the bell.
5. Students will not trash, litter, or otherwise damage the appearance of the room.
6. Students will maintain proper decorum at all times, refraining from obscenities and abusive language.
7. Students will put forth tremendous effort to receive the highest possible grade in this class.
8. Students will read all directions fully.
9. Students will be responsible for all the rules within this Course Expectation packet for the entire school year.

## **Assignments and Evaluations:**

### **Grading Procedures-**

Grading will be based on a point scale. Each assignment quiz, test, and special project will have a point value. The following scale reflects the averages:

90-100% = A; 80-89% = B; 70-79% = C; 60-69% = D; 0-59% = E

### **Absences-**

Students are responsible for material presented when they are absent. When a student returns from an absence, it is his/her responsibility to get the notes from another student. If a student misses a quiz or project, it is expected that he/she makes up the assessment on the day they return. The student should email the teacher about the arrangements for the make up.

### **Late Work -**

For each assignment collected, points shall be deducted from the total score for each day that the assignment is late.

**Note:** Assignments are considered late when they do not have a valid excuse for being late. Valid excuses consist only of excused absence from school or extenuating circumstances approved of by the teacher. The student must petition the teacher for approval of handing in an assignment late before assignment falls due. You may not receive this permission on the day the assignment is due, and certainly not on the day after.

### **Reassessment-**

All students should consider revision and reassessment as critical to success in the class. Students should feel comfortable contacting their teacher to discuss reassessment opportunities.

### **Honor Code-**

In addition to not giving or receiving any unauthorized aid on tests and quizzes, students are also expected to follow the honor code on labs, projects, and homework assignments, making sure that their work is their own. Any violations of the Honor Code will result in the grade of a zero, and parents and grade level administrators will be notified.

### **New Jersey Core Curriculum Content Standards for Personal Financial Literacy: 9.2**

Our goal is to meet or exceed the standards set forth by the State of New Jersey with particular attention to the following:

- A. Income and Careers**
- B. Money Management**
- C. Credit and Debt Management**
- D. Planning, Saving, and Investing**
- E. Becoming a Critical Consumer**
- F. Civic Financial Responsibility**
- G. Risk Management and Insurance**

## **PROGRESS BOOK**

To obtain your parent login and password please contact:

**East** – Mrs. Matteo at 856-424-2222 ext. 2544

**West** – Mrs. Rader at 856-663-8006 ext. 1209

Once you have obtained your sign-on information please use the following instructions to access Progress Book.

### **How Do I Access the ProgressBook Parent Access Website?**

An account for each parent and student has been setup for you to access the Parent Access Website.

- 1) Go to: <http://parentaccess.chclc.org>**
- 2) Enter the temporary User Name & Password given above**
- 3) Choose a new User Name, Password & enter your email address**
- 4) Print out or write down the information on the following screen containing your newly selected User Name and Password**
- 5) Click "Start ProgressBook" to view *the ProgressBook Parent Access Website***

For further information, technical support, frequently asked questions, and instructions for enabling email alerts for grades, go to: <http://www.chclc.org/parentaccess>

We hope that you will find the *ProgressBook Parent Access Website* to be a useful communication tool to ensure the success of each student.

# Confirmation

Once both parents and student have read this course outline, please fill out this page and return it to me. Return it to your teacher by \_\_\_\_\_. (In fact, consider this your first homework assignment.)

Student Name (Please Print) \_\_\_\_\_

Student Email \_\_\_\_\_

Parent(s) Name(s) \_\_\_\_\_

\_\_\_\_\_

Preferred Method of Contact (Please check all that apply):

\_\_\_\_\_ Day Time Phone Number \_\_\_\_\_

\_\_\_\_\_ Evening Phone Number \_\_\_\_\_

\_\_\_\_\_ Home Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Parent(s) Email(s) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I have read the course expectations for Personal Financial Literacy completely, and understand the contents.

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Parent Signature

\_\_\_\_\_  
Date