# Personal Finance Online Course Syllabus

## **Course Description**

This course will teach the student how to be a wise and informed consumer. Topics to be covered include: money management, banking services, savings plans, credit, leasing and buying cars, automobile, home, medical, and life insurance plans, and consumer protection. Students will study consumer terminology, concepts, and mathematical operations. Calculators and simulations are used frequently as this course stresses problem solving and real-life scenarios.

# **Topics Covered**

- Advertising
- Consumer Protection
- Budgets
- Banking Services
- Saving Plan for Financial Security
- Credit
- Transportation
- Housing
- Auto and Home Insurance
- Health and Life Insurance

### Attendance

Success in this course is dependent on your active participation and engagement throughout the course. As such, students are required to complete all assignments by the due date, and to actively participate in class discussions. Additionally, students are expected to log on at least three times a week.

If you find that you cannot meet the class' requirements due to such a circumstance, please contact me as soon as possible.

## Grading

This course will contain discussions, assignments, tests, and projects. Due dates for assignments will be on your Schoology calendar and on the weekly assignment document. You are required to complete the assignments on time. If an assignment is late, you will loss late points. You can work ahead if you would like.

Your grades will be recorded on home access. If there is a problem, let me know immediately don't wait till the end of the quarter.

You will be graded by points however homework will not exceed 20% of total points.

Cheating will not be tolerated. If a student is caught cheating, student will receive a ZERO for the assignment/test/project and a DETENTION to a TWO-DAY SUSPENSION

#### **Course Access Information**

We will be using Schoology to complete this course, which will allow you to access information and communicate with class members on 24/7 basis.

Access the Schoology course by going to this website: https://hasdhawks.schoology.com

- 1. Use your hak12 google account to log in
- 2. If you experience any problems, please contact me asap

#### **Required Textbook**

Economic Education for Consumers by Miller and Stafford

#### **Contact Information**

If you have any questions or problems throughout the course, you can email me anytime at <u>terkec@hasdhawks.org</u> or message in Schoology.

I am available during homeroom, period 2 on even days, period 3, FLEX, and 2:35- 2:55 pm.