

Personal Finance

Course description

This course teaches students how to create and manage a budget, use credit wisely, and protect their money. Students will learn about financial rights, how to prepare for major purchases like buying a home, and the role of banks, credit unions, and savings institutions. The course aims to build basic financial skills, helping students manage their personal income and understand economic factors that affect their finances and society. This course is dual-credit.

Materials Needed

Students will be given school devices to access the textbook, take notes, and submit homework electronically through Google Classroom.

<https://classroom.google.com/>

Grading Scale

Quarterly grading will be determined as follows:

Study Guides	10%
Textbook Chapters	10%
Exams	25%
Homework / Participation	35%
Final Project	20%
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Total	100%

Homework / Participation in this course focuses on Engagement in Discussions, Group Work Collaboration, Preparation and Readiness, Respectful Communication, and Positive Attitude and Effort.

Grades will be determined based on scores and effort. Achieving 80% or higher indicates a strong understanding, while scores between 60% and 79% reflect attempted knowledge. Scores below 60% indicate that students may require additional support.

IXL and Khan Academy

Every week, students will be assigned IXL and Khan Academy exercises tailored to their current level and the ongoing lessons.

<https://www.ixl.com/>

<https://www.khanacademy.org/>

Homework and MindTap

Each student must submit their completed homework to receive full credit. All assignments and due dates are posted on Google Classroom. Late homework will not be accepted more than 2 weeks after the due date. I am available by appointment after school from 3-4 pm for questions or extra help.

Aaron Stribling

aaron.stribling@cdhy.wa.gov (preferred)

VP: (360) - 553 - 4615

Room 235 Divine

Topics

- Personal Decision Making
- Paychecks
- Earning and Reporting Income
- Banking and Financial Institutions
- Saving and Investing
- Higher Education: Investment and Expenditures
- Managing Finances and Budgeting
- Buying Goods and Services
- Protection Against Risk
- Using Credit
- Retirement Planning
- Estate Planning

Attendance

Regular attendance is mandatory for all students. Attendance will be documented. In cases of absence, it is necessary for your Parents/Guardians to contact Rima Nandakumar at rima.nandakumar@cdhl.wa.gov in order for the absence to be considered excused.

Artificial Intelligence (AI) Guidelines

Teachers may use these AI levels, to communicate their expectations for students' use of AI to complete various creative assignments in and out of the classroom. If a teacher has yet to specifically indicate whether generative AI is recommended or permitted for an assignment, students should ask before using generative AI. When generative AI is recommended or permitted, students should rely on their classroom teacher for further guidance on the extent to which they may use it in the context of the specific assignment.

Responsibilities & Expectations

- Follow Terriers Pride Expectations and Mr. Stribling's Class Expectations*
- Keep personal devices away during lectures & discussions and keep your school devices charged for classwork
- Keep up with your note taking & assignments
- Show (and keep) your work
- Be ready to work with ideas & people
- Be good. Learn lots. Have fun. Do your best.

*Expectations & policies can be found in the Handbook, in the classroom, and/or online.

