

BU7220-Personal Finance 1

Course Basics				
Course Code:	CEDARS Code:	Grade Level:	Credit Value:	NCAA Approved:
BU72200	12005N	09-12	0.5 Credit	N/A
Prerequisites:		Course Length:	Course Time:	FWPS Standards (link)
		18 Academic Weeks OR 36 Academic Weeks OR 9 Academic Weeks (CR)	56 Minutes per day OR 4 hours 40 minutes each week	https://www.fwps.org/cms/lib/WA01919399/Centricity/doctype/796/6th-12th-grades/cte/CTE-Personal-Finance-Priority-Standards-PS2014.pdf
Required Materials:				
Internet access, computer, ability to print, modern OS/software/web browser, headphones with microphone- <i>if not built into computer</i> , webcam for virtual sessions and some possible assessments.				
Course Description:				
<p>In this course, students will learn to evaluate personal money management practices related to human, economic, and environmental resources. The effective management of current and future financial resources is an emphasis. A variety of learning activities help students to make satisfying short and long-term decisions about using the resources available to them. Standards and competencies address career planning, basic math review, financial documents, taxes, spending, credit and debt. CIP 279998</p> <p><i>.5 credit per semester--may be used towards the CTE, Elective or Math credits required. Please check with your school for more specific requirements.</i></p>				

Instructor Information	
Name: Mrs. Geri Lee	Email: glee@fwps.org
Remind App Code: Found on Welcome Page	Virtual Sessions: Office Hours TBD

Expected Learning Outcomes	
In this course, students will	<ul style="list-style-type: none">• Explore career options.• Create personal career search documents.• Examine how an U.S. economy works.• Understand how to read a pay check.• Research different financial institutions.• Understand how to compute taxes and fill out other tax forms.

	<ul style="list-style-type: none"> • Examine the strategies for good financial decision making and goal setting. • Understand the factors of Spending. • Explore different methods for paying bills. • Identify the pros and cons of renting vs. buying a house. • Compare the differences when buying a car vs. leasing a car. • Identify common payment methods. • Examine credit card options. • Investigate the process for obtaining a loan. • Analyze strategies for debt management. • Complete leadership activities
Standards Alignment	See Course Learning Plan Contract (LPC)
Assessment Methods	Formative Assessments: Summative Assessments:
Grading Methods	All summative assessments will be graded according to the corresponding rubric or teacher directions. Only summative assessment scores will calculate towards a student's final grade. Each summative assessment is linked to a FWPS Priority Standard (PS).
Grading Scale	9-12 A = 90%-100% B = 89%-80% C = 79%-70% F = 69%-0%

Student Expectations	
Weekly Work Completion	Students will submit original work in all classes each week.
Original Work Submissions	Students will only submit their original work. If a student uses outside sources in the creation of their original work, citations must be present in the format requested by their teacher.
Weekly Communication	Students will communicate weekly with their teachers regarding their academic progress.
Functioning Technology/ Required Materials	Students will always have constant and consistent access to the functioning hardware, software, technology, and required materials necessary to complete their coursework in all classes.

iA Policies Required for Enrollment	
Academic Integrity	<p>Academic integrity is essential to learning. Students are expected to complete their own work. Copying, plagiarizing, cheating, or other methods of intentional deception are prohibited and could result in the student's removal from the class or iA entirely.</p> <p>IA Policy- <u>1st Offense</u>: The student will be contacted by the teacher via phone call, the student will be made aware of the plagiarism and examples of how this can be avoided will be</p>

	<p>discussed. Direct instruction on plagiarism will be delivered by the teacher. iA Administration and other teachers will be made aware of the plagiarism. The work must be redone without plagiarism.</p> <p><u>2nd Offense:</u> The student and parents will be contacted by the teacher directly and the student will have to complete the plagiarized assignment without plagiarism before moving on in the course. iA Administration will be made aware.</p> <p><u>3rd Offense:</u> The student will be withdrawn from the course or iA depending on the severity and/or frequency of the plagiarism.</p>
<p>WAC (Weekly Academic Contact)</p>	<p>State regulations require students in online programs to have weekly academic contact with each teacher. This occurs by engaging with the curriculum and online instruction, submitting assignments to make progress in learning, and successfully completing courses. Students have multiple opportunities and methods to achieve weekly academic contact and receive teacher assistance and feedback: email, message, live online sessions, assignments, phone, and/or face-to-face meetings by appointment when applicable and in accordance with social distancing guidelines.</p> <p><i>WAC Policy- If a student consistently fails to meet WAC requirements after 20 consecutive days they will be withdrawn and their neighborhood school will be notified to enroll them there. To re-enroll with IA you must have a meeting with an administrator. Above is the policy through December 31st,2020.</i></p> <p>Beginning in January 2021, in accordance with new state law the iA Weekly Academic Contact policies are changing. To ensure the success of all iA students, Weekly Academic Contact is required to remain enrolled at iA.</p> <p>1st week missed WAC= Notification of missed WAC that informs students and parents of the consequences of additional missed WAC. (Step 1)</p> <p>2nd consecutive or 3rd cumulative week of missed WAC= The student and parent must conference with a designee to discuss the missed contact, administer a “screener”, and develop a data-based interventions plan. (Step 2)</p> <p>5th consecutive OR 6 cumulative of missed WAC= BECCA petition will be filed. (Step 3)</p>
<p>MAP (Monthly Academic Progress)</p>	<p>State law also requires enrolled students to maintain monthly forward progress toward completing classes with success. Students are expected to complete one monthly module of at-standard work or have completed the teacher-prescribed plan as assigned by the certificated teacher of that course. If the assigned at-standard work is submitted, the student will be considered on pace (OP). If the assigned work is not submitted and/or is not at standard, the student will be considered behind pace (BP).</p> <p>An overall Monthly Academic Progress (MAP) score will be emailed to every student and family once a month by the iA Connect teacher to communicate overall progress towards mastery and passing of the courses; law requires BP students to reply with confirmation of the MAP report and iA teachers to document that reply. If students don't immediately reply, teachers are obligated to keep trying for a reply through additional emails or phone calls. Replies must be from the student; parent replies are not sufficient.</p> <p>Students are either On Pace (OP) or Behind Pace (BP). If a student is considered OP (by the individual teachers in individual courses) in 50% or more of their courses, they will be considered OP overall. If a student is considered behind pace (by the individual teachers in individual courses) in more than 50% of their courses they will be considered BP overall. If a student is determined to be BP for consecutive months, the iA Connect teacher will send escalating intervention plans each month by email.</p> <p>BP1 means one month behind pace; intervention typically is a new work pace plan. BP2 means two months behind pace; intervention is typically a new work pace plan and directed teacher contact. BP3 means three months behind pace; course reduction or withdrawal from iA (see below for greater detail).</p>

	BP4 means complete withdrawal from iA (see below for greater detail). Students withdrawn from iA at BP4 may not re-enroll until the following school year.
Email/Software Agreements	Students agree to maintain constant and consistent access to the technology and software needed to complete their iA courses. If students cannot maintain constant and consistent access to needed technology they will be withdrawn from iA.
Professional Discretion	Teachers reserve the right to make adjustments to the course, content, pacing, and expectations at any time. Students and parents will be notified via email of any changes made after the course has started.