**Somerset Berkley Regional High School**

***Business Technology Department***

**Business & Personal Finance Syllabus**

**Mrs. Darmody: Room #206, E-mail:** [**darmodyg@sbregional.org**](mailto:darmodyg@sbregional.org)

**Website: http://gaildarmody.weebly.com**

**(Office Hours: After school by appointment)**

**Objective:**

Students will be introduced to the world of money management and finance. Students will learn the terminology, principles and concepts related to effective personal and business financial practices and procedures to successfully manage money in today’s economy.

**Instructional Resources:**

* Business and Personal Finance textbook and workbook (Glencoe/McGraw-Hill)
* Guest speakers from private industry
* Money Skill website at:

<http://www.moneyskill.org/index.cfm>

* NEFE High School Financial Planning Program website at:

<http://www.hsfpp.org/about-the-program.aspx>

* Schwab MoneyWise® Talking to Kids website at:

<http://www.schwabmoneywise.com/public/moneywise/talking_to_kids?cmsid=P-3971871&lvl1=talking_to_kids>

**Materials needed for class each day. This is part of your class participation grade.**

**(if you have any questions or concerns regarding required materials, please speak to Mrs. Darmody asap!)**

* USB Jump Drive (2 GB minimum storage capacity)
* Notebook, pocket folder, & writing utensil
* School agenda book
* Access to a computer with Internet access outside of the school day

**Evaluation:**

75% - Projects, Class assignments, Quizzes, Tests and other assessments

25% - Class participation and homework

**Assignments, Projects & Assessments:**

All assignments/projects including homework, class work, papers, projects, etc. must be completed and turned in by the due date. Electronic assignments must be submitted & shared via Google Docs. For most class work assignments, students will have 2 class periods to complete the assignment. ***Work handed in late, without prior approval, will be subject to a full letter grade reduction for each day late, at the discretion of the teacher***. If you are absent, make up tests must be taken by the second class following your return to school, unless alternative arrangements have been approved by the teacher, or you will receive a full letter grade reduction on the test.

**Class Rules & Expectations:**

1. Be respectful, attentive, courteous and cooperative with your peers and your teacher.
2. Be punctual to class and prepared to work with all necessary materials.
3. Avoid excessive absenteeism from class.
4. No food is allowed in the computer lab environment.
5. No drinks are allowed in the computer lab, except for a covered water bottle that will be kept away from the computer.
6. Avoid excessive requests for restroom visits.

**Course Topics:**

1. **Money Management: Control Your Cash Flow**

* Students will begin to build a personal financial plan

1. **Borrowing: Use – Don’t Abuse**

* Students will learn guidelines to control their personal credit & debt

1. **Earning Power: More Than a Paycheck**

* Students will learns ways they can maximize their earning potential throughout their lives

1. **Investing: Money Working For You**

* Students will learn basic guidelines for building personal wealth

1. **Financial Services: Care for Your Cash**

* Students will learn how to select financial services that match their lifestyles

1. **Insurance: Protect What You Have**

* Students will learn strategies to protect property and financial resources

1. **Introduction to Business Finance**

* Students will be introduced to the world of Business Finance

Aligned to National Business Education Standards for Personal Finance at:[**http://www.nbea.org/newsite/curriculum/standards/economics.html**](http://www.nbea.org/newsite/curriculum/standards/economics.html)

**I. Personal Decision Making**Achievement Standard:Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.

**II. Earning and Reporting Income**Achievement Standard: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

**III. Managing Finances and Budgeting**Achievement Standard:Develop and evaluate a spending/savings plan.

**IV. Saving and Investing**Achievement Standard:Evaluate savings and investment options to meet short- and long-term goals.

**V. Buying Goods and Services**Achievement Standard:Apply a decision-making model to maximize consumer satisfaction when buying goods and services.

**VI. Banking and Financial Institutions**Achievement Standard:Evaluate services provided by financial deposit institutions to transfer funds.

**VII. Using Credit**  
Achievement Standard: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit**.**

**VIII. Protecting Against Risk**Achievement Standard: Analyze choices available to consumers for protection against risk and financial loss.