

# Economics/Personal Finance

(Semester 2)

Course Syllabus

Instructor: Mr. Galvan

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**Course Description:** This course will be an introduction to Economics and Financial Literacy. The first portion of the course will cover learning about economic systems and theories, and the interworking of the capitalistic market. The second portion will develop financial literacy using Dave Ramsey's material. Students will learn how to: 1) create a budget, 2) save money, 3) pay off debt, and 4) invest for the future. Throughout the course, students will have the opportunity to practice skills through interactive exercises and real-world scenarios.

## Course Objectives:

- 1) Explain the basic foundations of Micro and Macro Economics.
- 2) Explain the different Economic Systems and Theories.
- 3) Explain how Supply and Demand work.
- 4) Explain and apply basic methods to save and budget their finances.
- 5) Explain and understand the purpose of credit and the dangers of debt.
- 6) Explain the role of taxes and choosing the right carrier.

## Grading Policy:

Summative (Tests, Papers, Projects, Quizzes): 60% of Grade

Formative (Homework, Classwork): 40% of Grade

**Communication:** I am happy to assist students with questions outside of the classroom, and I encourage every student to self-advocate for themselves if they are in need of clarification. The best way to contact me is through my email address at any time of the day. I try to respond to this as quickly as possible.

**Late/Missing Work:** Formative work turned in late will be accepted for a maximum of 60%. Summative work will be considered a 0 until turned in. No submissions after the end of the quarter will be accepted.

Excused absence work will fall in line with school policy and will not be considered late. If work is turned in after the grace period given, it will be considered late. All electronic work must also be submitted **before** the class period. (If not, it is considered to be late.)

## **IT IS ALWAYS BETTER TO MAKE UP MISSING WORK.**

**Cheating- DO NOT DO IT!** If cheating, suspected cheating, or attempted cheating takes place, you will receive an automatic zero on the assignment and appropriate disciplinary action.\*\*\* (Includes talking during a test)\*\*\*

**Plagiarism-** Plagiarism falls under the cheating category. Any text that is borrowed, quoted, or otherwise included from an outside source must be cited, or its inclusion is considered plagiarism. If plagiarism occurs, you will receive a zero and will be dealt with in accordance with school policy. If you do not know what plagiarism is regarding an assignment, please ask.

**Artificial Intelligence:** The use of artificial intelligence to write papers and submit them as your own is a violation of school policy. Everything you turn in for a grade should reflect your own individual thoughts and work. If found to have used and flagged for AI detection software, the student will have to redo the assignment or part of the assignment in order to receive any degree of credit, up to the instructor's discretion. Multiple violations or abuse of this policy may result in further disciplinary action.

### **General Guidelines:**

1. Come to class prepared (charged iPad, positive attitude, etc.)
2. If you are tardy, you will serve a detention of 15 minutes after school.
3. No restroom use during the lecture.
4. Use appropriate language and keep your hands to yourselves.
5. Don't be afraid to ask questions, particularly if something seems difficult.
6. Keep the room clean and organized.
7. Check Google classroom if absent to make up work.
8. Seating arrangements will be made at the beginning of each quarter. This may be changed at the discretion of Mr. Galvan. You will NOT be allowed to move seats to charge your iPad unless you can show that it is under 10%.

Student Signature: \_\_\_\_\_.

Parent/Guardian Signature: \_\_\_\_\_.