

# Course Syllabus

**Course Title:** Personal Finance and Economics

**Instructor:** Mrs. Deal

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**Phone:** (308) 324-4681 ext. 2113      **Available times:** 7:45-8, 12:00-12:58, or 3:25-3:45

**Preferred method of contact:** Email or Talking Points

**Tutoring hours:** 3:30 – 4:30 Tuesday and Wednesday's in the **Community Room**

The **Talking Points** app is preferred by LPS and will be my first choice of contact from teacher to parent/guardian, and will be used unless otherwise requested by the parent/guardian.

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## Course Description

Personal Finance and Economics equips students with practical skills needed to manage money responsibly and make informed financial decisions. Using the Dave Ramsey curriculum, students will learn about budgeting, saving, banking, credit and debt, investing, taxes, insurance, and basic economic principles. The course focuses on real-life application, helping students understand how financial choices impact their future goals and independence. Through interactive lessons, class activities, and personal reflection, students will develop habits that promote financial responsibility, long-term stability, and smart decision-making in everyday life.

## Required Materials

Students are required to provide the following materials **by the end of the first week** of class:

- **1 Binder with loose-leaf paper and 3 dividers**
- **2 boxes of tissues** (for community use)
- **2 100-packs of index cards**

### ✦ Important:

The notebook or binder will remain in the classroom and will be used daily. Students are responsible for keeping it organized and complete. **It may only be removed from the classroom with teacher permission to complete missing or late work. Please leave your notebook/binder in the appropriate labeled cubby.**

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## Classroom Notebook Organization

Notebooks/binders must be divided into **three clearly labeled sections**:

1. **Vocabulary** – Terms, definitions, and word activities
2. **Notes** – Guided notes, lectures, and video notes
3. **Herework** – Classwork, practice, reflections, and projects

Notebooks may be checked and graded for **completion, organization, and accuracy** throughout the semester.

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# Classroom Preparedness

Students are expected to arrive to class **prepared and ready to learn** each day. This includes:

- **A pencil** (or other approved writing utensil)
- **A fully charged iPad** when technology is required

Class time will not be paused for students to charge devices or retrieve missing supplies.

Failure to arrive prepared (including a missing pencil or uncharged iPad) will result in a **tardy detention**.

## Backpacks & Daily Materials

Backpacks must be stored in the **300 hallway** and should not be brought into the classroom.

Students are required to bring **three items** to class every day:

- Binder
- Pencil/highlighter (no pens allowed)
- iPad (for Securely Pass usage and Google Classroom access)

**No exceptions.**

Once the bell has rung, students who need to return to their backpack will be **marked tardy**.

- Each tardy results in a **15-minute detention**
- **Three tardies** will result in a **referral to the office** and **parent/guardian notification**

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## The Rule of 5 - Time & Grading Policy

### Time Rule

Students may **not leave the classroom** during:

- The **first 5 minutes** of class
- The **last 5 minutes** of class
- Not gone longer than **5 minutes of class**

This includes restroom use, getting water, or leaving the room for any reason unless there is an emergency.

Last semester I allowed a “burn-a-pass” for being tardy, but it caused too much chaos. **I will not honor that this semester.** You will owe a 15-minute tardy every time you are late for class, **even if you were in the bathroom.**

## Assignment Rule (PowerSchool Rule of 5)

All assignments in this course are graded and entered into PowerSchool **on the day they are assigned.**

- Only the **most recent 5 assignments** listed in PowerSchool are open for grading at any given time
  - When an assignment moves beyond the five most recent entries, it is considered **closed** and will not be graded if submitted afterward, unless prior arrangements have been made due to documented extenuating circumstances.
  - Assignments completed after they are closed may still be used for **learning and practice**, but credit is not guaranteed.
  - It is the student's responsibility to remain current with assignments and to communicate with the teacher if issues arise.
  - No more than one assignment will be posted per day; some days may not include any assignment
  - This policy applies to **daily assignments and classwork only** and does **not apply** to assessments, which are governed by school make-up policies.
  - This is not a late-work policy but a grading window designed to encourage consistent engagement.
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## Bathroom & Hall Pass Procedures

Bathroom and drink breaks are permitted **only under the following conditions:**

- Passes may be used **after the first 5 minutes** of class
- Passes may be used **before the last 5 minutes** of class
- Students are allowed **a maximum of 5 minutes out of the classroom**
  - **Unless communicated**, breaks longer than 5 minutes will result in a **tardy (15-min. after school)**

All passes must be created using the **Securely Pass system.**

A **charged iPad is required** to generate a pass.

### Pass Procedure

1. Create a pass in Securely Pass on your iPad
2. Once the pass has started, **place your iPad on your desk with the screen where I can see it (from my podium)**
3. Return promptly within the allotted time

### ✦ Important Notes/Teacher Discretion

- Bathroom access will **not be denied**, but pass use is subject to **teacher discretion** to minimize disruption to instruction.
  - If a student does not have an iPad, the teacher **may create the pass** or ask the student to wait for an appropriate transition time.
  - Repeated misuse of passes or patterns of instructional avoidance may result in **temporary limitations** to pass use.
  - Failure to follow pass procedures may result in loss of pass privileges and/or disciplinary action
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# Grading Categories & Weights

Grades are calculated using the following categories:

- **Major Assessments & Projects – 40%**  
(Tests, unit assessments, projects, performance tasks, finals)
- **Herework – 40%**  
(In-class work completed during instructional time, including guided practice, activities, vocabulary work, and lesson-based assignments)
- **Quizzes & Checks for Understanding – 20%**  
(Quizzes, exit tickets, short assessments)

Grades may be based on **accuracy, completion, or demonstrated understanding**, depending on the assignment. The teacher reserves the right to determine the appropriate grading category for each assignment.

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## Late Work & Absences

- Late work may be completed for learning purposes but is subject to the **Rule of 5 grading policy**.
  - Students who are absent are responsible for checking **PowerSchool and classroom materials**.
  - Notes missed due to an absence must be obtained from a peer, **not the teacher**.
  - Make-up work must be completed within a reasonable timeframe and **must be communicated with the teacher prior**.
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## Herework Expectations

**Herework** refers to assignments that are completed primarily **during class time** and are designed to be worked on with direct instruction, discussion, or guided practice.

- Most herework assignments **do not leave the classroom**.
  - However, **limited herework** (such as vocabulary or notes) **may be taken home with teacher permission** for the purpose of catching up on absences or incomplete work.
  - If a student is absent on a herework day, the assignment **may be exempt** or replaced with an alternate assignment at the teacher's discretion.
  - Herework assignments **cannot be completed outside of class unless explicitly permitted by the teacher**.
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# Tutoring & Extra Support

Tutoring is available **every Tuesday and Wednesday during second semester** from **3:30–4:30 PM** in the **Community Room**, unless otherwise announced.

Tutoring is intended for students who:

- Were absent
- Are behind on assignments
- Need additional support with course content

Work may be completed **before or after school** or during tutoring times.

## ✦ Important:

Classroom time is structured for **current instruction**. **Late or missing work will not be completed during class time**, as the class will be moving forward with content.

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# Academic Integrity

Students are expected to complete and submit their **own work**. Cheating, plagiarism, or misuse of AI tools may result in a zero and further consequences according to school policy.

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# Technology Use

School-issued technology may be used **for academic purposes only** when directed. Personal device use should not interfere with instruction or learning. **Inappropriate use of school-issued technology** will result in the device being **confiscated** and may require the student to serve a **punitive detention in order to retrieve it**, in accordance with school policy.

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# Classroom Expectations

Students are expected to:

- Be respectful of classmates and instructional time
- Follow directions the first time they are given
- Engage appropriately in all classroom activities

Disruptive behavior may result in disciplinary action in accordance with school policy.

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# Tardy Detentions

A **tardy detention (15 minutes)** will be assigned for any of the following:

- Arriving to class **after the bell rings**
- Leaving the room during the **first or last 5 minutes** of class
- **Returning late** from the restroom, water break, or hall pass
- Going back to the hallway/backpack after the bell
- Being unprepared for class, including:
  - **Uncharged iPad**
  - **No pencil or required writing utensil**
- **Failure to follow Securely Pass procedures** or exceeding pass time limits

## ✦ Important Notes:

- Each tardy results in a **15-minute detention**.
  - Tardies may **accumulate up to 60 minutes (1 hour)**.
  - Once a student reaches 60 minutes (1 hour), the time must be served **at the next available assigned detention time** or paid according to school policy.
  - **Failure to serve tardy time will result in a referral to the office.**
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## When & Where Tardies Are Served

- Tardy detentions are served after school at a time assigned by the teacher (Tuesdays or Wednesdays, 3:30–4:30 PM, Community Room), or after school no later than 3:45
  - If after-school detention is not possible, alternate times (before school within contract hours) may be assigned at the teacher's discretion
  - Students are responsible for arranging transportation and communicating with parents.
  - Failure to serve or pay assigned tardy time will result in a **referral to the office**
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## Communication

Grades and assignments will be updated regularly in PowerSchool. Students and parents are encouraged to reach out with questions or concerns.

**Tear this page off of your Syllabus.**

Have a parent/guardian sign it, and return it to your teacher by January 9<sup>th</sup>.

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## Acknowledgment

I have **read and understand the expectations** outlined in this syllabus.

### Student information:

Student Name: \_\_\_\_\_ (must be legible)

Course name: \_\_\_\_\_ (History, Economics, or Government)    Class period: \_\_\_\_\_

### Parent Signatures:

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent/Guardian Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## *Optional* Student Learning Information

Please use the space below to share any information you believe would be helpful for the teacher to know in order to support the student's learning and success in this class.

Examples may include learning preferences, seating needs, medical considerations (such as allergies), organizational challenges, or other relevant information.

Examples: Child needs to use glasses, ... is very chatty, ... my child needs verbally prompted to turn in work, etc.

This section is **optional** and is not a replacement for official documentation such as an IEP or 504 plan.

**If you prefer to share this information via email rather than in writing below, that is perfectly fine.**

### Information to Share:

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