



# Personal Finance

Ms. Huguet

## Course Overview

The growing emphasis on financial literacy has highlighted the need for students to learn how to navigate the financial decisions they must make and how to make informed decisions related to managing finances: budgeting; saving; investing; living independently; earning and reporting income; buying goods and services; using credit, banking, and protecting against fraud. This course generates language to develop personal financial independence to be financially fit and generates knowledge to develop personal financial information through the engagement with community resources. Electronic office technology is used when appropriate, such as ten-key calculators, word processing, and spreadsheets. Students are assessed on completion of projects, stimulation exercises and performance on practical application exams.

**Course Objectives** - By the end of this course you will be able to demonstrate a good understanding of the principles, processes and vocabulary related to the following areas:

- What is Money?
- Checking Accounts
- Needs vs. Wants
- Wages
- Inflation
- Debt
- Identity Theft
- Federal Reserve Bank
- Bank Account Reconciliation
- Budgeting
- Payroll
- Impulse Buying
- Credit Scores
- Impact of Poor Credit
- Financial Institutions
- Personal Decision Making
- Income Types
- Taxes
- Methods of Investing
- Credit Cards
- Insurance

Along with earning a Financial Literacy Certification

## Required Materials

1. Paper (Notebook)—for note taking
2. Pencil/Pen
3. Workbook: Ramsey, D. (2016) *Foundations in Personal Finance: High School Edition*. Lampo Licensing LLC. (provided)

**Classroom Rules and Expectations / Cell Phone Policy** - Posted in the classroom

## Tests and Quizzes

Tests and quizzes will cover the material from class and homework. You can use your notes and assignments on tests and quizzes so it is suggested to take thorough notes.

## Assignments

Assigned work will be an important piece of the learning process in this class. For most assignments, time will be provided in class for completion—use time wisely and ask questions if need be. Assignments give time to practice skills learned and to determine whether there needs to be questions asked or re-teaching provided.

## Absences and Grade Values

Your grade will be calculated using the total points you receive from your graded assignments, quizzes, tests, and other activities. By doing your assignments, you can ensure that you are prepared for what will be covered in your quizzes/tests. The missing work deadlines set for the entire school will be followed—missing work will receive a zero value upon deadline (except Everfi Modules).

## Videos/Movies Referenced

*The Ultimate Gift*, from the best-selling novel by Jim Stovall  
*30 Days on Minimum Wage*, documentary by Morgan Spurlock

## Contact Information

Best way to contact me any time of day is via email: [bhuguet@mepsmt.org](mailto:bhuguet@mepsmt.org)  
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