

Contact Information:

Classroom phone and voicemail: (907) 966-3258

e-mail: matth@mehs.us*Please call during office hours: Weekdays after 4:00PM***Course Description:**

The trimester-long personal finance course covers all of the essential personal finance topics necessary to become a financially capable student. Topics include banking, credit, budgeting, investing, career planning, taxes, and more.

Prerequisites: Algebra 1A and 1B

UNIT 1: Behavioral Economics	Learn how cognitive biases and other outside influences can affect your decisions
UNIT 2: Banking	Learn the essentials bank accounts, why we save, and how to save
UNIT 3: Investing	Learn about the stock market along with investment strategies & retirement
UNIT 4: Types of Credit	Learn about credit, credit cards, and loans
UNIT 5: Managing Credit	Learn how to manage your credit, credit score and debts
UNIT 6: Paying for College	Learn about scholarships, grants, student loans and repaying after college
UNIT 7: Career	Learn how to search and apply for jobs, create a cover letter and resume, interview effectively, and succeed in a new job.
UNIT 8: Insurance	Learn about what insurance is and take a deeper dive into different types of insurance
UNIT 9: Taxes	Learn about the US tax system and filing a tax return
UNIT 10: Budgeting	Learn how to build budgets for all of the different parts of your life
Unit 11: Consumer Skills	Learn how to be a savvy consumer, avoid scams & fraud, and avoid identity theft

Grading: The standard A, B, C, NC grading scale applies in this class. Show your work! Answers without work will result in a zero.

- **Progress:** 50% of total grade.
 - Quizzes may be retaken for up to 70% credit if all errors are corrected and explained in complete sentences on a critique.
- **Work Ethic/Participation:** 50% of total grade
 - You can expect daily in-class assignments on Nearpod or worksheets.
 - Time on task and in-class presentations also count in this category.
 - If you are absent, you must complete missed Nearpod and in-class work on your own time. Use Google Classroom to find and complete these assignments.

Bathroom: Students get three bathroom passes for the trimester. Unused bathroom passes may be turned in at the end of the trimester to excuse up to three homework assignments.

Late Work:

Students are responsible for completing and submitting all class assignments by the due date. Google Classroom is regularly updated so students can check due dates.

Sports/school activity travel: It is up to you to check Google Classroom for work and to complete the assignments to keep up with class. You will be allowed to turn in late assignments the day after you return from school sports/school activity travel.