

Math of Personal Finance Disclosure Document 2019-2020

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COURSE DESCRIPTION

This class will focus on building the content from mathematics and personal finance that are essential for students who will assume roles as consumers, money managers, and members of a global workforce. Completion of all four quarters of this course will fulfill one credit of supplemental mathematics requirements.

Throughout the year, we will be learning about:

- Solving Equations
- Finance
- Interest and Banking
- Credit and Monthly Payments
- Careers and Education
- Loans and Mortgages
- Health and Life Insurance
- Taxes
- Stock Markets
- Interest
- Investments
- Retirement

FINAL GRADING SCALE

93-100% = A

90-92% = A-

87-89% = B+

83-86% = B

80-82% = B-

77-79% = C+

73-76% = C

70-72% = C-

67-69% = D+

63-66% = D

60-62% = D-

0-59% = F

FINAL GRADE BREAKDOWN

- Assignments 30%
- Quizzes 15%
- Unit Tests 30%
- Term Final 15%
- Participation 10%

MATERIALS NEEDED

- 1 Pencil Pouch containing
 - 3 pencils
 - 1 pen (NOT black)
 - 1 eraser
 - 2 dry-erase markers
- One 3-ring binder (For math only)
- Paper for taking notes
- Scientific Calculator (TI 30A or TI 84 recommended)

ASSIGNMENTS

- Assignments will be done through paper assignments and projects. You MUST get an 80% or higher on an assignment to receive credit.
- Most assignments are worth ten points:
 - 10 pts. for assignments completed on-time with an 80% or higher
 - 10 pts. for assignments redone to 100%
 - 7 pts. for assignments completed late before the last week of the term
 - 5 pts. for assignments completed late at the end of the term

- We will have assignments pretty much every day. DON'T procrastinate!!

QUIZZES

- Can be fixed for half credit
- Correct work must be clearly shown and you must explain why you missed the question

UNIT TESTS

- Benchmark test at the end of a unit
- Students must pass EVERY Unit Test with a minimum of 70% to pass the class
 - If a test is NOT passed **your grade will be switched to an "F" until the test is passed.**
 - If you want to come in to fix your test during PRIDE, you will need to request an "I"
 - Students that do not pass a test will be required to come in for PRIDE time to retake the test.
 - You will receive either the average of your two test scores, or a 70%, whichever is the highest

TERM FINAL EXAMS

- Given at the end of every term
- These tests are comprehensive
- NO RETAKES!

PARTICIPATION

- Based on attendance, preparedness, and participation in class activities
- We will be having more discussion in class than you are used to. It is EXPECTED of you to participate in class every day!
- This grade is reflected in the self-start assignment on Skyward
- Phones are NOT allowed in my classroom unless you are using them as a calculator. I will give you a 5-10 minute break every class period in which you can check your phone, get a drink, go get food, etc.

EXTRA CREDIT

- Extra credit MAY be offered periodically throughout each term.
- Remember, extra credit is EXTRA and should not be considered a replacement of regular class work.

HELP OUTSIDE OF CLASS

- Since I also direct the school musicals and plays, I am often not available after school. The best time to work with me is during PRIDE and lunch.

SIGNING DISCLOSURE DOCUMENT

- Please fill out the form online at our class website www.sackettmath.weebly.com
- Place two small stars by your student's first name in the disclosure form online for 5 extra credit points.