**Economics and Personal Finance**

Ms. Maryann Divina/Douglas Freeman High School/Room 223

Email: [medivina@henrico.k12.va.us](mailto:medivina@henrico.k12.va.us) Website: [www.divinasworld.weebly.com](http://www.divinasworld.weebly.com)

**Course Description**

Students learn how to navigate the financial decisions they must face and to make informed decisions related to career exploration, budgeting, banking, credit, insurance, spending, taxes, saving, investing, buying/leasing a vehicle, living independently, and inheritance. Development of financial literacy skills and an understanding of economic principles will provide the basis for responsible citizenship and career success.

In addition to developing personal finance skills, students will also study basic occupational skills and concepts in preparation for entry-level employment in the field of finance. The course incorporates all economics and financial literacy objectives included in the *Code of Virginia* §22.1-200-03B.

**Supplies Required**

* Spiral notebook of at least 100 pages. Bring it to class every day. It will be collected and/or checked periodically for grades, so make sure this notebook is solely dedicated to this course.
* Pens and/or pencils: We take handwritten notes every day.
* Loose-leaf paper
* Wish list: box of tissues

**Classroom Conduct and Expectations**

- Respect for the teacher, students, and the classroom is expected at all times.

-All school rules and the Student Code of Conduct are to be followed at all times.

**Grading Policy**

Your grade will be calculated with the following method:

Projects = 50-100 points

Tests = 100 points (total)

Quizzes = 50 points

Classwork/Homework/Participation = 10-25 points

The Henrico County grading scale is as follows:

A (100-90)   
B (89-80)   
C (79-70)   
D (69-66)   
F (65 and below)

* **Tests:** Tests will be given as part of each unit and will be announced ahead of time in class. Tests will consist of combinations of multiple choice, matching, short answer and essay covering everything from maps, images and quotes requiring you to ***analyze, synthesize and evaluate***.
* **Projects:** Students will be assigned projects throughout the year and will receive instruction and rubrics on each. Rubrics will include point deductions for late submissions. Make sure to back up all your work for electronic projects.
* **Quizzes:** Quizzes will be given to assess student progress and can be announced or unannounced to be prepared for class.Surprise notebook checks are included.
* **Homework:** I rarely give homework. When I do, it involves a long-term project or research paper in which sections of the project are due.
* **Classwork:** Classwork, however, is the norm. If you do not finish the class assignment before the bell rings, that class work is now homework. You must submit it the next day or I will not accept it at all.
* **Participation:** We regularly do activities, which may include group work, drawings, debates, open-ended questions, on-line polls, etc. Sometimes I evaluate your participation. If you refuse to participate, points will be deducted.

**Cheating/Plagiarism**

I do not tolerate cheating and plagiarism. This includes, but is not limited to, talking during a test, copying information verbatim on an assignment, sharing information about tests and assignments by written or electronic means, or using the Internet inappropriately. Any of these actions will result in all participants earning a zero for that assignment along with appropriate administrative action.

**Electronic policy**

-We are so fortunate to have a lot of access to electronic resources, computers, smartphone, etc. They are to be used in the proper manner following all school and county rules. Misusing your laptop will result in Parents/Guardians/Administration being notified, detention, etc.

-I do not tolerate cell phone use inside of my classroom.

**Absences and make-up work**

**-**You are expected to check my website during absences to see what you missed.

-The general rule of thumb is that you have the number of missed days plus one day to turn in make-up work. If you have any extenuating circumstances, I hope you feel comfortable enough to discuss your situation with me.

Dear parent or guardian,

I am Ms. Divina and I will be teaching your student in Economics and Personal Finance. I am looking forward to teaching your student in the coming year. Please look over this syllabus as I will go over it in class with your students. Please keep the syllabus but turn in this sheet. My email is at the top of the syllabus and is the best way to contact me. During the work week I will respond to emails within 24 hours. Again, I look forward to working with you and your student.

**Students:** I have read and understand the expectations and procedures set forth in this syllabus. Please sign and date.

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Block:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

School Google Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Personal Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Parents/Guardians:** I have read and understand the expectations and procedures of the class. Please fill out the information and sign.

Name:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Relation to Student:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Preferred Phone Number: \_\_\_\_\_\_\_\_\_\_\_\_

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Please include any additional information that you or your student would like me to know.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_