**Personal Finance and Economics**

**Rebecca Giardina**

**Course Syllabus 2024-2025**

**Course Description**

Economics is the study of how individuals, businesses, and governments make decisions about the allocation of scarce resources. In addition to the fundamentals of economic decision-making, microeconomics, macroeconomics, and international economics, students will learn personal finance skills they can apply to their own futures, including managing and balancing budges; understanding and building credit; protecting against identity theft; consumer protection; and understanding tax forms, student loan applications, and pay stubs.

**Textbook** Savvas Economics

**Unit/Concept Names**

Unit 1 Fundamentals of Economic Decision-Making

Unit 2 Microeconomics

Unit 3 Macroeconomics

Unit 4 International Economics

Unit 5 Personal Finance

**Major Course Projects and Instructional Activities**

Tests – Each unit will have at least one cumulative test. Study guides will be provided. Completion of the study guide earns 10 bonus points on the test.

Projects – If students use their time wisely, most projects can be completed in class. Most units will have a project due on the test day.

**Course work/Classwork**

Students will receive a variety of assignments designed to enhance their learning. If a student is absent, the student is responsible for the missed assignment.

Students are expected to submit work on time. Doing so exhibits pride in producing quality work and fulfilling student responsibility. This work habit is a behavior that supports academic achievement and demonstrates characteristics from our Richmond County School System Profile of a Graduate. Late work can negatively impact learning and your ability to demonstrate mastery of the standards.

When the assignment calls for students to produce original work, students will not use Artificial Intelligence (AI) to generate the assignment for them. Assignments are given to help students learn and demonstrate what they know. While there may be appropriate times for students to use AI during the learning process, using AI to generate original work in place of the student completing the work, is considered Academic Dishonesty and can be punished according to the rules outlined in the Code of Conduct. *See RCBOE IHA-R Grading Practices*

**Late Work (Grading Policy- See RCBOE IHA-R Grading Practices)**

Students may have their scores reduced by 5% per school day for a 25% maximum reduction (five school days). ***Late work submitted after the fifth school day will only be accepted at the teacher’s discretion.***

**Make-Up Work (Grading Policy)**

Students are expected to make-up assignments and assessments that were missed due to absence from

school. Students are responsible for asking teachers for the make-up work upon returning to class.

Make-up work should be completed by the student within the time specified by the teacher. Work can be found in Canvas. Week-at-a-Glance (WAG) lesson plans can be found on my website.

**Evaluation (Grading Policy)**

* Minor Grades (Quizzes, Class work, Graded Writing Assignments, Group Work, etc.) 60%
* Major Grades (Unit & Chapter Test, Projects, Tasks) 40%

**Relearn and Reassess Plan**

For any major assessments, students will have the opportunity to submit a relearning plan for parent and teacher approval. Upon satisfactory completion of the plan, as determined by the teacher, students will be given a minimum of **ONE** opportunity to be reassessed. Only students scoring below 70 on a major assessment can complete a relearning plan unless exempted with parent approval.

Reassessments may be different from the original.

The reassessment score will replace the original score (the scores will not be averaged).

Reassessments should be completed **within 7 school days** of receiving the original grade. Teachers should have discretion to extend the timeline to address extenuating circumstances.

*See teacher class page for Relearn/Reassess*

**Classroom Procedures & Expectations**

The overarching expectation in this class is to represent WAR (W, Accountable, Respectful)

Below are the expectations for how to W.A.R. in class!

|  |  |
| --- | --- |
| **Wholehearted** | * **Be engaged and participate in the lessons.**
* **Give your best effort.**
 |
| **Accountable** | * **Come to class on time with necessary materials.**
* **Complete work on time.**
 |
| **Respectful** | * **Respect the learning environment and your peers by staying on task and keeping distractions to a minimum.**
* **Respect the room by keeping your area clean.**
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**Course Materials**

\* Small 3-ring binder for guided notes

\* Notebook Paper

\* Pencils or Pens

\* Loose Leaf Paper

\* Colored Pencils or Markers

**My contact information:**

Email: giardre@boe.richmond.k12.ga.us

Band App:

**Resources:** Canvas

**Please sign and return this page to Mrs. Giardina. Your child will receive this syllabus back for reference. It is also posted online.**

Please initial the below statements:

\_\_\_\_\_\_I(we) the parent/guardian of the below student have accessed online, read, and understand the contents of the syllabus for Mrs. Giardina’s Personal Finance & Economics course.

\_\_\_\_\_\_ I(we) understand the expectations of the student in the classroom and outside the classroom.

\_\_\_\_\_\_\_I(we) am aware how to access the Week At a Glance (WAG).

\_\_\_\_\_\_\_ I(we) are aware of Rule 16 in the Student Code of Conduct about putting away all forms of personal technology in the classroom, including and not limited to cell phones, tablets, smart watches, headphones, etc.

\_\_\_\_\_\_\_ I(we) give permission to show school appropriate movies and/or excerpts of movies that align with the Georgia Standards of Education to enhance the educational experience and understanding of a given historical event or topic.

**Student Contract:** I understand that all work should be completed on time. I understand that my teacher may deduct five points per day and communicate this in my Infinite Campus gradebook. I also understand that work turned in after the learning has occurred may not be graded (no more than 5 school days from the due date). I understand that using Artificial Intelligence to complete assignments where I am asked to produce original work will be considered Academic Dishonesty.

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

**Parent Contract:** I understand that my child is expected to complete assignments on time. I will

remain in communication with my child’s teacher and monitor missing and late work as noted in Infinite Campus Parent Portal. If my child continues to submit work late, I understand that a parent-teacher conference will be needed to co-develop a plan of action. I understand that my child should not use Artificial Intelligence to complete assignments where students are asked to produce original work.

Parent Signature:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date:\_\_\_\_\_\_\_\_\_\_\_