**Personal Finance and Economics**

**Daron Lamkin**

**Course Syllabus 2025-2026**

**Course Description and Objectives**

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 budgets; understanding and building credit; protecting against identity theft and consumer protections; and understanding tax forms, student loan applications, and pay stubs. Economics is the study of how individuals, businesses, and governments make decisions about the allocation of scarce resources. This course provides students with a foundation in the field of economics, with a specific focus on how students can apply that knowledge to their own personal finances.

**Required Course Materials**

* Notebook or Binder
* Pencils/Pens
* Colored Pencils or Markers
* Note cards
* Highlighter
* Dividers (Optional)

**Textbook**

Pearson Economics (Blue Book)

**Unit/Concept Names**

Course Intro: Thinking Like an Economist

Unit 1: Economic Fundamentals

Unit 2: Personal Finance

Unit 3: Microeconomics

Unit 4: Macroeconomics

Unit 5: International Economics

**Evaluation (Grading Policy)**

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

**Extra Credit**

NO extra credit will be given. Be sure to turn in assignments when they are given.

***Late work*** will be accepted based on Westside High School policy. Late work must be turned in BEFORE grades are due for progress reports/report cards. Late work WILL NOT be accepted after progress reports/report cards have printed.

**Conduct**

Students will follow the approved Richmond County Board of Education Code of Conduct. Students will follow the RICHMOND COUNTY BOARD OF EDUCATION and Westside High School dress code. The disruption of the learning process will not be tolerated.

1. Students should have required material for the class in the classroom before the class starts.

2. All pencils should be sharpened before the start of class.

3. If a student needs to discuss a personal matter (i.e., missing grades or assignments), the student will schedule a time before or after class.

4. Cell phone/smartphones are to be kept out of sight [in the student’s “bag, purse, backpack or back pocket”] and put in silent mode unless otherwise directed. (School Policy) No cellphone is allowed to be plugged in any outlet in the classroom.

5. Food and drink in classroom will follow the WESTSIDE HIGH SCHOOL established policy unless otherwise approved.

6. Students will be allowed to have a drink in the classroom if it has a lid that prevents spillage if tipped over—screw-on lid. This privilege may be taken away if it becomes problematic.

\*The Code of Conduct can be located on the Westside High School website under the “parents” tab.

**Attendance/Tardy**

Students are subject to the RICHMOND COUNTY BOARD OF EDUCATION policy regarding absenteeism. Attendance will be recorded daily. Classroom attendance is vital to each student’s success. If a scheduled absence is necessary, the student should inform the teacher prior to the absence.

***Missed Tests***. Students who miss a scheduled test must make up the test in the allotted time established by the Richmond County Board of Education and Westside High School. Make-up tests will not be taken during regular class time. Students must schedule an alternate time. Students who know they will be absent on the day of a scheduled test may request to take the test at an earlier date.

**MAKE-UP WORK Due to Absence**

Students may make up tests and assignments when they bring in an excuse that meets with the guidelines of an excused absence as stated by the Richmond County Board of Education. The missed work must be made up within five (5) school days, unless an extension is granted by the teacher. Work missed due to an unexcused absence may be allowed to be made up within five (5) school days, as described by the Westside High School guidelines, and Richmond County Board of Education policy. However, the grade(s) missed because of the unexcused absence will be listed as an “M” (Missing) for those grades, until made up.

Missing work can be found on Canvas, and on the WAG (Week at a Glance) located on my webpage and in Canvas.

**My contact information:**

Email: [LamkiDa@boe.richmond.k12.ga.us](mailto:LamkiDa@boe.richmond.k12.ga.us)

Band App: <https://band.us/n/aaafb1H7d4pbS>

**PERSONAL FINANCE & ECONOMICS SYLLABUS ACKNOWLEDGEMENT**

**TO PARENTS:**

Please read this syllabus carefully. If you have any concerns, I may be contacted through WHS Guidance Department or at the email address listed below.

[LamkiDa@richmond.k12.ga.us](mailto:LamkiDa@richmond.k12.ga.us)

Thank you,

Mr. Lamkin

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**Please sign and return it to Mr. Lamkin. 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 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) 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.

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Printed (Parent/Guardian): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signed (Parent/Guardian): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Student Name (Printed): ­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Student Name (signed): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_/\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_