**![MC900215185[1]]()Personal Finance and Economics 2025-2026**

**Sallie Manning**

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**COURSE OVERVIEW**

Personal Finance and Economics is designed to give students a survey of economics concepts and behavior. It focuses on the American economic system and addresses concepts and comparisons of other economic systems. Students will have the opportunity to discuss and analyze public issues and reinforce social studies skills. The course is a challenging one semester class and is required for graduation.

**COURSE CONTENT**

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| --- | --- |
| **1st Nine Weeks** | **2nd Nine Weeks** |
| Personal Finance EconomicsWhat is Economics?Economic SystemsDemand, Supply and PricesMarket StructuresBusiness Organizations | Economic ChallengesMoney and Banking/Financial MarketsGross Domestic Product and GrowthFiscal Policy - Taxes and Government SpendingThe Federal Reserve and Monetary PolicyInternational Trade |

**CLASS STRUCTURE**

The class will use texts and primary source documents that facilitate development of critical-thinking and reflective skills, research skills, independent learning skills, organizational and study skills and the development of intercultural understanding. An extensive amount of time will be devoted to note taking, research, reading and writing. Students will be required to develop presentation and complete projects associated with class content. Assignments outside of class will be limited due to the significant responsibilities and extracurricular activities today’s students have. However, this requires maximum efficiency and use of class time. Tardiness and disruptions will not be tolerated.

**MATERIALS NEEDED**

3 ring binder- at least 2”

Ink pens– black and one alternate color

The classroom has a supply of the following supplies but students who wish to have their own may do so: Notebook paper, Highlighters, 3X5 Index cards (optional), Section dividers for 5 sections

(Colored pencils or markers, tissue, sanitizer, and first aid supplies)

**GRADING POLICY**

**60%** Major Assignments (including Summative, Chapter and Unit assessments)

**40%** Minor assessments (including content quizzes; vocabulary quizzes; and reading, writing and research assignments, etc.)

Student ability to prioritize their time and to meet deadlines is a critical skill for success in college, work and life. However, the following guidelines will apply to work submitted for grading:

**LATE WORK**

The RCBOE policy on late work is 5% deducted each day that work is late up to 5 days. This class will allow grace on this policy, and work will not be accepted more than 10 days late without a parent consultation. Students are given ample time to complete their work both in and outside of class. Additionally, students and parents may contact me if they have questions about the work or need assistance meeting the due dates.

**REASSESSMENT AND GRADE RECOVERY**

Our goal is to learn Personal Finance and Economics. This is a partnership among students, parents and guardians and me. To this end, students may reassess content with which they struggled in order to prove their knowledge of the content. Students will have weekly reassessment opportunities, and should contact me if they wish to retake an assessment.

**TUTORING**

There will be one day a week set aside for afterschool tutoring. The days will be determined based on the needs and schedule of the students after school starts. However, I am available to accommodate any individual student needs on a day and time mutually convenient.

Note: This syllabus is subject to amendment when necessary in order to achieve the objectives as stated above. Both content and skills objectives are designed to correlate with the Georgia Standards of Excellence (GSE) and the Economics Curriculum.

**PARENTAL/GUARDIAN CONTACT**

**I will use the information in Infinite Canvas to contact parents and guardians. Please ensure that information is current because it is the only information available to me to contact you regarding your student’s performance in the class. I update grades on a weekly basis. Please check Infinite Canvas regularly for your student’s current grades. Additionally, course content and pacing dates are updated in Canvas, our online learning platform. INITIAL HERE**

**CLASS PROCEDURES AND EXPECTATIONS**

1. Bring the following to class EVERYDAY: notebook, paper and pen.
2. You must be in your seat BEFORE the tardy bell rings.
3. Make up work will be done before or after school within 5 days of the absence. It is the student’s responsibility to obtain missed assignments or information.
4. Plagiarism and Cheating (including copying another student’s work) will not be tolerated. School policy will be strictly followed and enforced. Students will be instructed and coached on the appropriate use of secondary source materials. Work retrieved verbatim from AI Overview will receive a zero grade.
5. Students must abide by the Richmond County School System Acceptable Use Computer Policy.
6. We shall exercise common courtesy and maintain a positive attitude in this class. We shall respect the other people in the class, their property and their opinions.
7. No eating, drinking or sleeping in class. No hall passes will be given. Attend to personal business before class. Exceptions for medical conditions will be allowed.
8. All rules in the student handbook will apply in this class.

**Consequences: The first offense of these rules will result in a verbal warning. The second offense will result in discussion and written documentation with student and contact with parent or guardian. The third offense will result in an office referral.**

**Parent/Guardian Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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

**Teacher Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_**