FINANCIAL LITERACY

Ms. Robyn Freeman Ed.S…………

(706) 737-7152 or [freemro1@boe.richmond.k12.ga.us](mailto:freemro1@boe.richmond.k12.ga.us)

Tutoring: Mon-Wed 3:15-3:50

Remind Code: @c84h4d

The Academy of Richmond County International Baccalaureate High School

Let’s Get Smart About Money!! Welcome to the beginning of your financial literacy journey.

Students will learn how to understand and effectively use various financial skills.

We will be focusing on the 5 pillars of money management.

1. Earn 2. Save 3. Invest 4. Protect 5. Spend 6. Borrow

**Class Description**

In addition to uncovering the strategies for effective money management, students will awaken and develop their complex thinking skills by organizing, analyzing and evaluating the information studied. They will demonstrate this in various ways:

* Writing critical/analytical journal topics and essays
* Creating compare and contrast, cause and effect charts, and other organizers
* Taking objective and subjective quizzes, tests, and exams
* Culminating tasks and projects
* Contributing appropriately and thoughtfully during class discussions

**Textbook and Materials**

* Each student is required to have a 1 inch binder or 3 prong plastic folder with pockets, pens, pencils, color pencils or crayons, highlighters, glue sticks, a ruler, notebook paper.

**\*\*\*Current Events\*\*\***

Students will complete 1 ***Money Matters current event topic every week***. Students will use the newspaper, internet, television or radio to discover a topic of interest related to World Money or Economic Events to report to the class every Wednesday. **Topics will be written in paragraph form (at least 5-7 sentences). The current event will explain Who, What, Where, When, Why and How.** Our topics will include issues that affect how we earn, spend, borrow, invest or save money (no excessive violence or inappropriate material)

**Homework Policy**

I believe that practice makes perfect. Homework is an important activity and its objective is to reinforce skills and concepts discussed in class. Homework will be assigned at least 2 times per week. Homework assignments will be collected and graded. You can help by checking your child’s homework every night.

**Late Work:** Late work will be accepted. There will be 5 points deducted daily for 5 days. After the 5th day, it is up to the teacher’s discretion whether it will be accepted.

**Make-up work** is expected by the 5th day after an absence. After the 5th day 10 points will be deducted daily. The maximum score after the 5th late day is a 50. It is the student’s responsibility to obtain any work he/she missed due to an absence.

**Reassessment: Students must complete and submit a reassessment form to re-take quizzes, tests and projects.**

**Financial Literacy Topics**

We will be discussing the following topics:

**UNIT 1: Individuals and Income Unit 2: Financial Institutions**

**Unit 3: Credit and the Consumer Unit 4: Investment**

**Unit 5 Consumer Protection Unit 6: Risk Management and Decision Making**

**Grading:**

Major: (Tests/ Projects ETC) 40%

Minor: (Quizzes, Classwork, Homework, Current Event) 60%

**Routine:**

Students will enter the classroom quietly and have a seat.

Students will prepare for class. (book, notebook, pen, laptop etc)

Students will begin warm up assignment from the board.

**Class Expectations**

*Students respect their work environment and everyone in it.*

*Students follow all directions the first time given.*

*Students are prepared, prompt, and in the appropriate location.*

*Students complete all assignments on time.*

*Students will* ***raise hands to answer questions and leave their seat.***

*Students will* ***keep their hands and feet to themselves at all times.***

*Students will use academic and* ***other appropriate language. (NO CURSING AT ALL)***

*Students will comply with all guidelines found in the student handbook.*

***Flocabulary Codes:***

***2ndt Period: 4M49PF***

***5TH Period: GB6V6M***

***6th Period: JV396N***

*Richmond County CELLPHONE/ELECTRONIC Policy:*

Cellular phones, smart phones, smart watches, any type of headphones, earbuds, and other devices or accessories used to electronically communicate.

The use of cell phones, electronic communication devices and/or accessories is prohibited for all students at all times during the instructional day, which is defined as the time the student arrives on campus until the end of the school day and/or the time the student leaves campus. The instructional day includes, but is not limited to, class periods, class changes, study halls, and any other structured or nonstructured instructional activity that occurs during the normal school day. Students are not allowed to use cell phones in the common areas, hallways, restrooms, locker rooms or any other areas during the instructional day.