

PERSONAL FINANCE STANDARDS

Demonstrate independence through questioning and perseverance

Actively involved in group discussions and projects
Ability to continue improving even when faced with a challenge
The student can access reliable financial resources.

Construct viable arguments through evidence

The student can correlate their financial SMART Goals with their Budgets.
The student will be able to explain how insurance protects them from risk and financial loss
Demonstration of Bank Reconciliation, Debt Snowball, Taxes, etc...

Analyze and Interpret abstract and quantitative data

Make criterion-based financial decisions by systematically considering alternatives and consequences
The student will recommend the best financial options for purchasing a car, house, student loan, or credit card.
The student will be able to Compare and Contrast different options for insurances

Develop and use Appropriate Models

The student can apply the SMART goal setting process and the Zero-Base Budget Method.
The student will be able to create a plan to avoid going into debt and how to get out of debt
Taxes
Checking & Reconciliation
Loans

Obtain, evaluate, and communicate information

Recognize the responsibilities associated with personal financial decisions
Use reliable resources when making financial decisions
Control personal information

Understand and respond to varying audiences, cultures, perspectives, and purposes

The student will determine which options of savings and investing are appropriate for different situations

Employability Skills

Respect

Demonstrate respect for self, others, & school
Follows classroom expectations

Demonstrate Positive Attitude
Collaborates and works appropriately with group members

Responsibility

Listens to and follows directions
Comes to class prepared
Uses device productively as instructed

Demonstrates timeliness
Actively participates in classroom activities
Uses work time effectively as instructed

Students must receive at least a 2.09 or higher in EACH standard to pass the course

Personal Finance Grading Policy

To better serve your child, this quarter, Personal Finance has taken on a new grading system. Research shows that a push to Standards-Based Grading is what's in the best interest of kids. If you would like more information on that, please, don't hesitate to ask; I have a plethora of information. In this type of system, "grades" look much different, so I would like to explain what you will see when you look at PowerSchool for Personal Finance.

First of all, you may notice that there may not be a final grade automatically calculated. Instead, you will only see how your child is doing on each of the standards (I've included these standards on the following page for your reference). Standard grades will be calculated based on the average score for **that** standard. I then will average the 6 standards for the overall grade. It may seem odd not knowing what your child's final grade would be at that moment, but if you look at the individual assessments, it will provide much more information than one simple letter grade ever could.

You will only see a number in PowerSchool. When your student completes an assessment, they will earn a number grade for each standard that is being assessed. The number grades will stand for the following:

(3) Meeting: Meets the Standard

(2) Approaching: Almost meets the Standard but still missing one or two areas

(1) Attempting: Attempted the Standard but missing most areas being assessed. **MUST REASSESS**

Each assessment will be entered into PowerSchool based on the standard(s) it assesses. One assessment may have more than one entry in PowerSchool if it is assessing more than one standard.

RETAKES POLICY

If your child receives anything below a 3, they will be able to re-do or re-take the assignment/test to demonstrate proficiency in the standard assessed. However, if your child receives a 1 on an assignment /test will **require a retake**. Students will be allowed 1 week from receiving their grade to retake an assessment. In order to reassess they must make corrections to the original assessment then meet with me. After we have met students will be able to reassess. Students with an UNEXCUSED will receive an INC.

FVTC CREDIT AND POLICY

Students that receive a 2.6 or higher in this class **will** receive (3) FVTC credits for Financial Planning as long as they register for the FVTC class (This will be done during one of our classes). According to FVTC grading practices, **ABSOLUTELY NO LATE WORK** will be accepted. So a student can earn a 3 in this class, but if they had a late assignment; the student **WILL** receive credit from CHS, **BUT NO CREDIT** from FVTC.

20 DAY ASSESSMENT

In order for your child to be eligible for sports or other club activities, students must have zero INC by the end of the 20 day assessment period. Any INC will result in your child's loss of play/practice time. If a student has in INC it means that nothing was turned in to me.

Employability Skills

Personal Finance will record an Employability Skill Score. Throughout the quarter you child will receive a score for RESPECT and a score for RESPONSIBILITY. This score will not impact their grade but will be recorded on transcripts.

(3) Consistently

(2) Sometimes

(1) Rarely