

Course Description ~ Economics and Personal Finance

Mr. MacDonald

Room 1103

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What will I learn about in this class?

Students need a strong foundation in economics to function effectively as consumers, workers, savers, investors, entrepreneurs, and active citizens. Economics presents economic concepts that help students interpret the daily news, understand how interdependent the world's economies are, and anticipate how events will impact their lives. The understanding of how economies and markets operate and how the United States' economy is interconnected with the global economy prepares students to be more effective participants in the workplace. On a personal level, students learn that their own human capital (knowledge and skills) is their most valuable resource and that investing in education and training improves the likelihood of their future economic success.

First Semester

- Module I: Economic Decision Making
- Module II: Economic Systems
- Module III: Factors of Production
- Module IV: The Price System
- Module V: Consumers and Advertising

Second Semester

- Module VI: Financial Institutions
- Module VII: The Role of Government in a Market Economy
- Module VIII: Personal Finance (Everfi)
- Module IX: Business, Trade, and the Global Economy
- Module X: Financial Planning

What supplies do I need for this class?

You will need a new or "like new" 3-ring binder of at least 2" in width. You cannot have work for any other classes in your binder for this class. **You will be required to have your notebook and a writing utensil (pen or mechanical pencil preferred) in class every day.** On test days, you will need to bring a No. 2 pencil. The teacher will provide colored pencils, scissors, rulers, glue, etc. for classroom activities, but if you have your own supplies it will be more convenient for you. Tissues and hand sanitizer are not provided by the school, so students are encouraged to bring their own.

What are the expectations for classroom behavior?

Some policies are set by the Prince William County Public Schools School Board or Brentsville's Administration and must be followed at all times. The following list addresses the policies most relevant to day-to-day classroom operations. It is by no means complete; students and parents should refer to the Prince William County Public Schools Code of Student Conduct for a complete description of rules and regulations.

- **Respect**—Students must be respectful to the teacher and classmates at all times. Students are to remain in their seat at all times during instruction or discussion.
- **Tardiness**—Students must be at their desk ready to begin class when the bell rings. If you are out of your seat when the bell rings you are tardy. Consequences for **unexcused** lateness to class are set by the county (verbal warning, verbal warning / parent contact, detention, referral to administration).
- **Bathroom**—Students are not permitted to use the restroom during instructional time except in the case of an emergency. Students are encouraged to use the restroom before class.

- Dress Code—Students who are not in compliance with the dress code will be sent to administration.
- Food and Drink- Absolutely no food or drink in the classroom. Exceptions may be made for water and medical reasons.
- Electronic Devices, including Cell Phones—Electronic devices that are visible and/or ring or otherwise disrupt class will be confiscated and turned in to administration in accordance with school policy.
- Honor Code—**Students must take pride in their own work and demonstrate their own intelligence and effort.** Students who copy work from another student or allow another student to copy their own work will receive a zero for the assignment and be assigned detention. Students who plagiarize published work from the Internet or any other source will receive a zero for the assignment and be referred to administration.

Grades:

Letter grades are determined according to Prince William County policy:

- | | |
|-------------|-----------------|
| A: 90 – 100 | C: 70 - 76 |
| B+: 87 - 89 | D+: 67 - 69 |
| B: 80 - 86 | D: 60 - 66 |
| C+: 77 - 79 | F: 59 and below |

Assessments and assignments in this class will be weighted as follows:

- | | |
|---------------------------|---------------------------|
| Classwork/Homework | 1 grade in the gradebook |
| Quizzes/Daily Assessments | 2 grades in the gradebook |
| Tests and Major Projects | 3 grades in the gradebook |

Economics and Personal Finance is a GRADUATION REQUIREMENT. If you want to graduate from high school, you must pass this course.

What do all the checks mean?

Assignment grades (see above for percentage of total grade) will be given using the following scale. Any grade lower than a 70 will be scored with a number and a comment as to why the score is lower.

Symbol	Grade
✓ +	100
✓	90
✓ -	80
✗	70

Can I turn work in late?

In order to receive full credit for an assignment, it must be turned in on or before the due date. If a student comes to class having not completed the homework, he or she will not be able to participate in the higher level analytical activities designed for the day.

Assignments turned in after the due date will have points deducted (approximately 10%, or one letter grade, per day).

Completing work missed during an excused absence is the student's responsibility. After an excused absence, the student must see Mr. MacDonald (before or after class, before or after school) to ensure that all missed assignments, including homework and class work, quizzes/tests are completed. Announcements, assignments, and important dates will also be posted to the class page on the school website.

Students have two class periods to complete all make-up work (one day to get the assignment and one day to complete the assignment) for each excused absence.

Outside activities (sports, clubs, jobs, etc.) are not an excuse for failing to complete assignments. If a student is having difficulty completing assignments, he/she should discuss this problem with Mr. MacDonald before it adversely affects his/her grade.

Final Note:

Students and Parents/Guardians please sign below signifying that you have read and understand the above information. Also, if you could please provide a phone number where you can be reached during the day and an email address where I can send updates when required. If you have any questions throughout the year, please do not hesitate to ask. You can call me before or after school or email me at macdonjl@pwcs.edu

Student Signature

Parent/Guardian Signature

Name _____

Work Phone _____

Email Address _____

Name _____

Work Phone _____

Email Address _____