

# *Carrie Zihlman*

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Early College High School: Social Studies  
Personal Financial Literacy

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## PERSONAL FINANCIAL LITERACY

### *Course Requirements (Syllabus)*

#### **Course Description:**

This course outlines necessary financial information students need to be successful in their adult lives, whatever their future career may be. The course will cover important information about taxes, debt, and budgeting. It will also cover retirement planning and Social Security, and how young people can prepare for issues such as retirement and unexpected expenses at an early age.

#### **Materials needed:**

- #2 pencils
- Pens-blue or black ink
- Highlighters in the color of your choice
- 1 inch three-ring binder
- Loose-leaf paper (college ruled)
- Reliable internet access; ECHS can provide a Chromebook and/or a MiFi for connectivity.

#### **Grading Policy:**

100% of the grade for this class will come from the mastery quizzes, assignments, and discussions in Edmentum. The current and total grade will be visible in Edmentum, and those grades will be transferred to TEAMS for progress reports and report cards

#### **Late Assignments:**

All assignments (major and daily) are to be completed on time. Late work will incur a maximum penalty of 10 percent of the total grade for each day late. A zero will be recorded after the 3rd day or the last day of the grading period in which the assignment was made, whichever comes first.

#### **Makeup Assignments and Exams:**

Policy follows that of the District. Students will have the number of days absent plus one to complete and turn in make-up work/test. It is your responsibility to make up any assignments or tests that you missed. Anything not made up within the allotted time will be recorded as a zero.

**Important dates:**

All mastery quizzes and test due dates will be available on Edmentum. I will notify the class about any date changes.

**Reteach/Retest:**

Students will need to message me about retesting. In order to retest, the student must complete the tutorial portion of the unit again.

**Cheating/Plagiarism/Academic Dishonesty:**

Cheating, under any circumstances, will not be tolerated. The assignment/test/quiz will be recorded as a zero, and the student's parents will be notified. A referral to the principal will also be written.

**Extra Credit:**

I do not believe in extra credit because students tend to not do their work because extra credit will “help them out.” I encourage consistent habits as opposed to last minute efforts.

**Classroom Rules:**

1. Be on time, on task, and prepared to learn EVERYDAY
  - a. Absences will affect your grade, so your consistent presence in class will contribute to your success
  - b. Tardies are considered a disruption to the learning environment. Students are expected to be in their seats and on task working at the beginning of each class. Standing outside the door when the tardy bell rings constitutes a tardy.
2. Respect the teacher, the classroom, other students & yourself
3. Be responsible for your own learning
4. Clean up after yourself
  - a. Food and drinks are not permitted at any time in the classroom
5. Self monitor electronics (chromebooks)
  - a. Cellphones tucked away in backpacks
6. BE KIND always

**Communicating with Mrs. Zihlman:**

My preferred method of contacting parents for major announcements is through email. I check my email multiple times a day, and attempt to respond promptly. I can also be contacted through the messaging system on Edmentum, but I will not respond as fast as I do to email.

**Parents:**

After reviewing the information, please provide me with your contact information on the letter indicating that you and your child understand the requirements for this course. Please call me if...

- You have any questions regarding this material,
- You have something important you want to share with me,
- You have any concerns about the class.

Thank you for your time, I look forward to a productive and enjoyable year with your student!

Student Name (Last name, First): \_\_\_\_\_

Student Class Period: \_\_\_\_\_

*We have read and understand the requirements for this course. Should you need to contact me about my child's performance in Personal Financial Literacy, I can be reached by:*

Phone: **Home:** \_\_\_\_\_ and the best time to call is \_\_\_\_\_.

It is okay to leave a message on our home answering machine.

I would rather you did not leave a message on the home answering machine.

**Work or Mobile #:** \_\_\_\_\_

E-Mail address: \_\_\_\_\_

\_\_\_\_\_  
**Parent or Guardian** *Printed Name*

\_\_\_\_\_  
**Parent or Guardian** *Signature*

\_\_\_\_\_  
**Student** *Printed Name*

\_\_\_\_\_  
**Student** *Signature*