



Adair County High School

Consumer Math Syllabus

2021-2022

Teacher: Mr. Andrew Reliford

Room #: 202

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Planning: 1st Block 7:45 - 9:00 am (1st Semester) *Different times for ERF Days

Required Materials:

- Notebook
- Pencil

“Live like no one else so that later you can live and give like no one else.” - Dave Ramsey

Course Description: This course is designed to teach you the fundamentals of personal finance, such as speaking the language of money, learning your money personality, saving, budgeting, addressing debt, giving, and the types of insurance coverage that you should consider. To do so we will be using the Foundations Digital software by money expert Dave Ramsey. This curriculum includes video lessons and assessments that guide you on your path to financial independence.

Course Objectives: The main goal of this course is for everyone to receive a meaningful education in a positive and supportive learning environment. In terms of finances, we hope to give you the tools necessary to make informed decisions about your money that will help you avoid debt, generate wealth, become unbelievably generous, and create a legacy for generations to come.

Requirements/Assignments: Whether you are attending the class in person or virtually, assignments such as journal entries, learning activities, and tests will be completed using the Ramsey Classroom digital software through Google Classroom. Directions on how to access and use this program to follow.

Grading Scale & Distribution: the following grading scale will be used throughout the high school this year. The distribution of quizzes and tests, however, is solely for the math department.

A 90-100%	B 80-89%	C 70-79%	D 65-69%	F 64 or below
Tests: 70%		Daily: 30%	Total: 100%	

Tests: At the end of each chapter, a summative assessment will be given to determine comprehension of the material. Tests are multiple choice and true/false. Be sure to complete the review before beginning the post-test.

Power Hour (PH): Power Hour is a designated time during each school day in which students are responsible for completing missing/incomplete work for each of their classes. If I, or another teacher, requests you for PH you **must** attend. Failure to do so will result in a write up. Time management is a crucial part of being an adult.

Deadlines/Late Work: Classwork should always be completed by the following school day or the deadline assigned on Google Classroom. These due dates will be given as the assignments are issued. If you cannot meet a deadline of any kind, you should notify the instructor prior to the due date. **IF YOU MISS THE DEADLINE WITHOUT AN EXTENSION, POINTS WILL BE DEDUCTED FROM YOUR FINAL SCORE OR YOU WILL RECEIVE A ZERO (0).**

Hall Passes: Passes will be given at the teacher's discretion and **cannot be used during the first or last 10 minutes of class.**

Expectations: Expectations for the school year are modeled after the 7 Habits of Highly Effective Teens (Stephen Covey).

- Be proactive, not reactive, in behavior. It is your responsibility to take the initiative to make things happen.
- Start every endeavor with clearly defined goals and desired outcomes.
- Organize your time around the most important things.
- Consider other people's well-being, as well as your own.
- Listen before speaking.
- Work with others by showing everyone respect.
- Come to class prepared (i.e. get adequate sleep, bring required materials, be open to learning, etc.)

Daily Procedures:

1. Enter the room (on time) and have the needed materials and equipment out and ready to go.
2. Participate in class lessons/discussions by being courteous and respectful.
3. Hall passes are to be taken **AFTER THE LESSON** has concluded.
4. Each student's desk area (including floor) should be clean before leaving. Leaving classroom materials out or garbage at your desk will cause you to lose those privileges.

Consequences: Consequences for disorderly or disruptive behavior will be handled at the teacher's discretion. For more information please see the Adair County High School Student Handbook.

Cell Phone/Electronics Policy: There is a **NO Phone Policy For This Class**. If the device is visible at any time during class it be **confiscated**; a second offense will also result in a disciplinary referral which may include In-School Suspension. If the problem persists, then further disciplinary action will be taken at the discretion of the school administrators. Put first things first by removing these distractions!

Infinite Campus: Also known as the IC Parent Portal, Infinite Campus provides information to parents about their child’s attendance and academic records for each particular class. This can be accessed through the school’s webpage at www.adair.kyschools.us.

Academic Integrity: Every student is responsible for fostering a culture of academic honesty and maintaining the integrity and academic reputation of Adair County High School. As a student, you are not to give or receive any unauthorized aid on assignments, quizzes, or exams. Academic dishonesty is a serious offense, therefore students who are determined to have plagiarized or cheated on an assignment or test will receive a failing grade for the assignment in question as well as a disciplinary referral which may include but is not limited to suspension from school.

Final Grade

During the last week of the semester a single, comprehensive exam will be given over the content that has been covered throughout the year. This test counts 20% of your final average. In other words, the Final will count as much as half of a single nine weeks average.

TABLE 1 – Distribution		TABLE 2 – Student A		TABLE 3 – Student B	
1 st Nine Weeks Grade	40%	1 st Nine Weeks Grade	75	1 st Nine Weeks Grade	93
2 nd Nine Weeks Grade	40%	2 nd Nine Weeks Grade	72	2 nd Nine Weeks Grade	95
Final Exam Grade	20%	Final Exam Grade	30	Final Exam Grade	0
Final Average	100%	Final Average	65	Final Average	75

Useful Apps/Resources

The following is a list of apps or resources that I recommend you utilize for class this year.



Remind Text Messaging Service (App not Required): receive updates regarding classroom assignments, deadlines, and test dates via text message. To register, follow the instructions below for your particular class period.

- 3rd Block Text @mrarelifor to
- 81010



Google Classroom: To access the course materials, log in to Google Classroom using your school email address (first.last@stu.adair.kyschools.us) and the corresponding password. You will then enter the access code below. From there you will be able to find further information on how to access and use Ramsey Classroom

- 3rd Block lcvndkb

Class Outline

Chapter	Title	Lessons
1	Introduction to Personal Finance	Personal Finance and You, A History of Credit and Debt, It's Time for a Change, The Road to Financial Success, Financial Literacy, Money Personalities and Relationships
2	Budgeting Basics	The Benefit of Budgeting, Components of Budgeting, Building s Zero-Based Budget, Tracking Your Expenses, Make Budgeting a Habit, Relationships and Budgeting
3	Saving Money	Saving Money Takes Discipline, Three Basic Reasons to Save, Saving for Emergencies, Saving for Large Purchases, Building Wealth, Compound Interest and Growth
4	Credit and Debt	Beware of Credit and Debt, Sources and Types of Credit, Credit Scores and Credit Reports, The Truth About Credit Cards, The Truth About Car Loans, Getting and Staying Out of Debt
5	Consumer Awareness	Buyer Beware, The Convenience of Mobile Pay, The Marketing Machine, Protecting Yourself as a Consumer, Becoming a Wise Spender, Your Spending Behavior
6	Career Readiness	Work Matters, Resume and Interview Basics, An Entrepreneurial Mindset, The Path to Your Dream Job, Exploring Career Options, Be a Lifelong Learner
7	College Planning	The Path to Success, The Reality of Student Loans, How to Cash Flow Your Education, Finding Financial Aid, College Options, Other Education Options
8	Financial Services	The Purpose of Banks, Types of Financial Institutions, Your Bank Accounts, Responsible Banking
9	The Role of Insurance	Insurance is Important, You Need Auto Insurance, Homeowner's and Renter's Insurance, Everyone Needs Health Insurance, Understanding Life Insurance, Other Types of Insurance
10	Income and Taxes	What Happened to My Money?, Taxes on Buying Things, Taxes on Your Paycheck, Income Tax Basics, Filing Your Income Taxes, Taxes on Other Types of Income
11	Housing and Real-Estate	Living on Your Own, Renting v. Owning, Renting 101, Buying a House
12	Investing and Retirement	Money for the Future, Understanding Investments, Investing Through Retirement Plans, Protecting Your Investments, Planning for Retirement, Outrageous Generosity
13	Global Economics (time permitting)	Macroeconomics and Global Activity, Economic Systems, The U.S. Economy, Thinking Globally