**Personal Finance and Economics - 45.061**

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**Instructor:** Coach Murphy **Room #**407 **Email:** john.murphy@henry.k12.ga.us

**Resources:**

* **Textbook:** *Economics*. Houghton Mifflin Harcourt, 2018. Students will be issued a hardcopy and can also access an online text at - <https://www.hmhco.com/content/hmof/social_studies/economics/na/gr9-12/ese_9780544928053_/#page0001/>
* **Online:**  In addition to Google Classroom, we will utilize a number of other online platforms notablyQuizziz, Illuminate, Google Docs, Google forms, Ed Puzzles, and Everfi. All information and links will be posted through google classroom.

**Class Objective:**

Economics is the study of how individuals, businesses, and governments make decisions about the allocation of scarce resources. This course provides students with a foundation in the field of economics. In addition to the fundamentals of economic decision-making, microeconomics, macroeconomics, and international economics, students will learn personal finance skills they can apply to their own futures – including managing and balancing budgets; understanding and building credit; protecting against identity theft and consumer protections; and understanding tax forms, student loan applications, and pay stubs.

**Student Expectations:**

Students will work as individuals, groups, and/or pairs. Students are expected to come to class prepared each day with a charged laptop and unit materials. In addition to the 5-unit assessments and outlines there will be a variety of grade types from long-term projects and online practice assignments to participation in classroom activities, discussions, and simulations.

**Monday’s Class** – will be used to introduce and provide time for students to work on current assignments. Students who fail to submit an assignment on time or score poorly on an assignment may be eligible for replacement grades up to 80%. Monday’s class may also be used for students who need to make-up a missed test due to an authorized absence. Students using Monday’s time for replacement/make-up must ensure they make time outside of class to work on current assignments. Mondays will also provide a time for students to receive some 1-1 tutoring when needed.

This economics class is a required class for high school graduation. Moreover, it will address many questions/concerns students are beginning to encounter as they move into the workforce. To be successful in gaining both the high school credit and the tools needed to navigate the economy, students must be **present and participate from bell to bell!**

**Equipment Needed/Supplies:**

* **Charged Laptop – VITALLY IMPORTANT!!**
* One 3-ring binder with 10 plastic sheet protectors
* Notebook paper
* Pencil and Pen
* Highlighter
* Calculator – you will not be able to use your phone

**Grading Breakdown:**

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| --- | --- |
| **Assessments:** * **5 Unit Summative Assessments, Vocabulary Quizzes, Benchmark Exams**
 | **40%**  |
| **Practice Work** * **Weekly - Daily Classroom Assignments + Activities, Ed Puzzles, Mini Projects**
 | **40%** |
| **Final Assessment** | **20%** |

**Tentative Course Outline:**

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| --- | --- | --- |
| **Unit** | **Duration** | **Standards** |
| **Unit 1: Fundamentals of Economic Decision-Making**  | **2.5 Weeks** | **SSEF1 – SSEF4** |
| **Unit 2 Personal Finance** | **5 Weeks** | **SSEPF1 – SSEPF10** |
| **Unit 3: Microeconomics** | **4 Weeks** | **SSEMI1 – SSEMI3** |
| **Unit 4: Macroeconomics** | **3 Weeks** | **SSEMA1 – SSEMA3** |
| **Unit 5: International** | **1.5 Weeks** | **SSEIN1 + SSEIN2** |

**Link to standards** [**https://lor2.gadoe.org/gadoe/file/718cd76e-7ea7-44a8-95bf-fd4047eb9cea/1/Social-Studies-Personal%20Finance-and-Economics-Georgia-Standards.pdf**](https://lor2.gadoe.org/gadoe/file/718cd76e-7ea7-44a8-95bf-fd4047eb9cea/1/Social-Studies-Personal%20Finance-and-Economics-Georgia-Standards.pdf)

**Late Work, Make-Up and Re-Take Policy:**

* Students will take a standard aligned benchmarks and a final. The scores on these assessments may be used to replace previously failing or missing summative grades.
* If you have an excused absence for a test or scored poorly on an assignment, you can use a Monday – see (Monday’s Class in the Student Expectations section)
* Work should be submitted on time – while I may provide an extension or replacement option in certain circumstances, some assignments are time sensitive and will not be accepted late or eligible for a replacement assignment.

**\*In life you don’t get a second shot at everything, so not all grades can be made-up or replaced – focus should be to improve/complete/submit future assignments. Also, no single assignment in this class can “make or break” a grade – your final grade will reflect your general performance in the course.**

**Tutoring Times:**

* Monday’s class (see student expectations)
* Before or after-school by appointment.

**Classroom Behavior - Including cellphones, attendance, cheating, etc**

\*We will follow all OHS and Henry County School Wide Policies, Procedures and Repercussions – see student handbook for details\*

**My Goal:**

I look forward to this year and believe the topics covered in this course are essential and practical for young adults. If you have any problems or concerns this semester, please, please, come and talk to me ASAP - do not wait until the last minute to seek help as it may be too late for me to help you effectively.

Consistency is key – if you’re consistently present, participating, and working hard; I will do everything I can to help you understand the material, pass the class, and leave equipped for the economy.

**I have read and understand the syllabus for Coach Murphy’s Class.**

**Student’s Name (Print): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Period: \_\_\_\_**

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

**Parent/Guardian Name (Print)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Parent/Guardian Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date\_\_\_\_\_\_\_\_\_\_\_\_**

**If not listed or different than Infinite Campus**

**Parent/Guardian Phone #\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Parent/Guardian Email\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**