



## Concurrent Enrollment Course Outline

**High School Name:** Cincinnatus High School

**Credit Hours:** 3

**Student Audience – Grade Level(s):** 9-12

**Instructor:** Mary Warner

**Semester(s) Offered:** Spring

**TC3 Course #:** BUAD 109

**Course Name:** College & Career Readiness

**TC3 Course Title:** Personal Money Management

**Instructor e-mail and/or phone #:** [mwarner@cc.cnyric.org](mailto:mwarner@cc.cnyric.org) 607-863-3200

**Course Description:** This course is designed to give students personal and practical money skills that will be beneficial to them throughout life. While investigating current trends in the economy, topics of study will include: budgeting, checking and savings accounts, credit and charge cards, loans, buying a vehicle, buying a home/renting, insurance and investments.

**Course Prerequisites:** None

**Minimal Basic Skills Needed to Complete Course Successfully:** Basic reading, writing, math and computer skills/knowledge.

### **Course Objectives:**

- The student will be able to prepare a monthly budget sheet
- The student will be able to reconcile a check register
- The student will be able to calculate simple and compound interest
- The student will be able to calculate finance charges on credit/charge accounts
- The student will be able to calculate the maturity value on a loan
- The student will be able to determine the monthly payment, total amount repaid, and finance charge on an installment loan
- The student will be able to identify and calculate costs associated with buying a vehicle
- The student will be able to identify and calculate costs associated with buying a house
- The student will be able to calculate health insurance premiums
- The student will be able to identify investment options and calculate annual yield

**Class Modalities/Alternative Learning Strategies:** This course will be taught using lecture, class discussion and hands on problem solving. Small group exercises, guest lecturers, videos, field trips and computerized systems may be used to enhance the learning experience.

### **Course Content Presented in Units or Segments:**

Week 1-2: Recordkeeping/budgeting  
Week 3-5: Checking Accounts  
Savings Accounts  
Week 6-7: Charge Accounts and Credit Cards  
Week 8-9: Loans  
Week 10-11: Vehicle  
Week 12-13: Housing Costs  
Week 14-15: Insurance  
Week 16-18: Investments

**Evaluation/Grading System:**

Quizzes/Tests/Projects	50% of grade
Class Participation/Homework	50% of grade

**Statement of Academic Integrity:** Academic Integrity is required and expected in every aspect of one's academic work (papers, quizzes/tests, reports, homework, projects, etc.) Copying the work of a classmate or another person, plagiarism, or cheating an exam is not accepted. The first infraction will result in a zero on the assignment in question. A second offense will result in failure of the course and discipline action to be determined by school administration.

**Make-Up Policy/Late Work:** Late work will be accepted up to one week after assigned due date (unless prior approval given from instructor), with a deduction of 5 points per day. Any work missed due to absence must be made-up within one week of the absence (unless prior approval given from instructor).

**Attendance Policy:** While Homer High School has no attendance policy in terms of course completion, bear in mind that to maintain good grades, regular class attendance is necessary and absence in no way excuses a student from completing missed assignments. Excessive absence or tardiness may result in your removal from the course.

**Student Responsibilities:**

- Arrive to class everyday on time and prepared to learn (this includes required materials and a positive attitude!)
- Actively participate in class/online discussions and activities
- Cell phones must be turned off (or on vibrant/silent) and not visible during class
- No eating or drinking near the computer workstations
- No internet usage for anything not related to assigned work (YouTube, social media's, games, etc)
- Seek the help of your instructor when needed
- In cases of an absence it is the student's responsibility to come to the teacher OUTSIDE of class time for an update on what was missed and work to be made up
- Be responsible (for yourself, your learning & your behavior)
- Be respectful (of your peers, the teacher, & the equipment)