Economics and Personal Finance

Course Outline 2016-2017

Mr. Crickenberger

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**Course Overview:**

This course is designed to promote an understanding of economics and the basic fundamentals of personal finance. Throughout the school year, students will develop functional skills to deal with financial issues and strategies that will be faced in the “real world.” Also, an emphasis on local, national, and worldwide economies will be a focus so that students can better understand why the world market functions the way it does.

**Topics to be covered:**

**1st Semester:**

Scarcity

Choice and Decision Making

Education and Income Level

Careers and the Application Process

Economic Systems

Producers and Consumers in a Market Economy

The Role of Government in a Market Economy

Education and Income Level

Marketing and Advertising

Credit

Budgeting

**2nd Semester:**

Globalization and the Global Economy

Monetary and Fiscal Policy

Banking

Identity Theft

Investment and Savings Planning

The Stock Market

Taxes

Keynes vs Hayek: Changes in the Market Economy

**Course Requirements:**

Much of the class will be designed around class discussions, individual work, group work, and projects. Students will be encouraged to participate in discussions and be respectful of others. Economics can often evoke personal and political opinions. Controversial issues will be discussed as well, so please respect all students and their opinions on such issues. The class is a safe learning environment and all students are encouraged to voice their opinions in a respectful way.

**Current Events:**

About every other week students will be responsible for completing a current event. The current event can be based on anything connected to economics or finance. It should NOT be based on pop culture or celebrity gossip.

**Notebooks:**

Students are required to keep a three ring binder in which their history notes and worksheets will be stored. At the end of each unit, I will collect these notebooks and grade them. Grades will be based upon which assignments are completed and if all assignments are in the notebook. A list of what is required in the notebook will be provided.

**Student Responsibility:**

1. Be on time to class.
2. Come prepared and ready to learn.  Bring all necessary materials (pens, pencils, paper, notebook, etc.).
3. Be respectful towards other students and of the subject matter.
4. No eating or drinking in the classroom (expect for bottled water).
5. Cell phones are not allowed in class.  If you use one, you will first receive a warning.  If you continue to use a cell phone, it will be confiscated.
6. Students can use music players/ipods during independent work **with teacher permission**.  At no other time will students be allowed to use them.
7. Tardy Policy: If a student is not present in the classroom when the bell rings (without a note from a teacher or without permission from me) he/she will be marked tardy. **DO NOT DROP YOUR BACKPACK OFF AND LEAVE. YOU WILL BE MARKED TARDY.**
8. Bathroom policy:  To protect instructional time and provide for the safety and welfare of the students, student traffic in and out of class will be limited.  Students are encouraged to visit the water fountain and bathroom between classes or during lunch.  In the event that a student must leave class during the instructional time, he/she must use the sign-out sheet sign before leaving the room.

**Late Work:**

All assignments are expected to be turned in on time. **Late work will be penalized one letter grade per day.** After more than five days, you must meet with me to discuss what amount of credit you can earn. If you have an assignment to submit and cannot find me, you can either email it to me or put it in my mailbox.

**Homework:**

Homework will be assigned on a class by class basis. It will not be an every night occurrence. However, when it’s assigned it has a purpose. I will only assign homework if I believe it is important to your learning experience. Therefore, when homework is assigned **I EXPECT IT TO BE COMPLETED!** I will not assign it purely as busy work.

**Projects:**

Much of the work in this course will be devoted to projects, both group and individual. When working in group projects you’re expected to pull your weight. It’s each group’s responsibility to have a breakdown of the duties of each group member. On particular group projects, each group member will be graded individually in addition to the group grade.

**Absences:**

If you are absent, it is your responsibility to come to me and pick up any missed work. **I will not seek you out!** If you are absent on the day of a test or quiz, you are expected to take it the day you return to class.

**End of the Year Culminating Assessment and Midterm Exam:**

In lieu of a final exam, all students will complete a culminating project in the spring. Every student will be responsible for this project regardless of his/her 2nd semester grade. The tradeoff for this project is that no one will be required to attend class during the assigned final exam period.

Also, all students will complete midterm exams BEFORE winter break. The exam will be completed during the week of December 12-16.

I look forward to working with all of you this school year. Welcome to Economics!