**Course Syllabus: Economics & Personal Finance**

Washington-Lee High School, 2017-2018

Mr. Albers, Room 2208

[les.albers@apsva.us](mailto:les.albers@apsva.us)

703-228-6200

Welcome to Mr. Albers’ Economics & Personal Finance class.

This course explores the general scope of economics and personal finance.

**COURSE DESCRIPTION:** Students will explore the American enterprise system including such concepts as supply and demand, labor and industry, government fiscal policies, finance and investment, the role of the consumer, global trade, and budgeting. Students will learn the impact of people’s choices on American and global economies.

**THEME:** The organizing theme for this course is **CHOICE**. We will continually look at this theme throughout the year as we discuss each individual’s power to choose and relate classroom experiences to the world around us.

**UNITS: The course of study will be broken down into the following units. These units may be moved around depending on availability of computers and materials. Personal Finance topics will be a priority throughout the year.**

1. **Basic Economic Principles (E)**
2. **Money (PF)**
3. **Economic Decision Making and Risk Management (E)**
4. **Budgeting (PF)**
5. **Factors of Production (E)**
6. **Personal Financial Planning (PF)**
7. **Consumer Choice (E)**
8. **Banks and Banking (PF)**
9. **Market Flow (E)**
10. **Credit (PF)**
11. **Choice in Business (E)**
12. **Insurance/Investing (PF)**
13. **Incentive of Profit (E)**
14. **Taxes (PF)**
15. **Supply and Demand (E)**
16. **Nation’s Economic Goals (E)**
17. **Global Economy (E)**

**Student Expectations** – Students are expected to come to class with appropriate class materials and a willingness to learn and work. The teacher expects behavior that contributes to optimal student growth. **Respect your teacher and your fellow students.** When you enter the classroom, you are to be seated and prepared for work.

**Course Website:**

All course details and documents will be posted through Canvas. You and your parents may use your login to access Canvas at any time.

Rubrics and due dates for major projects and papers will be posted

I post all assignments online; make sure you have Internet access and printing ability. Please let me know if you do not have Internet access so other arrangements can be made.

There will also be a link to the online textbook which the county is using this year. The textbook link is located on your blackboard page.

**Technology:**

We will be using many different forms of technology and social media websites. You will be receiving a technology information sheet with specific sites and details. The sheet will also be made available through my Canvas course site.

**Online Course:**

This year part of the EPF course will be taught as a blended classroom. That means that students will complete most readings and assignments online during classroom time for a given period of time. The teacher will still be present in the room to provide guidance and explanations of topics. The total time of online instruction throughout the year should equal roughly **one third** of the class.

**Cell Phone Policy:**

Cell phones are not to be out during class time unless otherwise instructed. There will be times when you may use your cell phone in class as a calculator, to do simple research or participate in an online activity. Cell phones should never be out during teacher instruction, class discussions or group presentations. Phones should be silent (no lights or sounds to alert you of messages).

**Interactive Student Notebook**

Make sure to have your notebook/binder each day. We will take notes, learn vocabulary, and complete assignments in your notebook daily.

**Homework & Classwork:**

* Assignments will be collected on their due date and no points will be given for late work. The only exception to this policy is an excused absence, in which case the homework will be made up promptly.
* It is YOUR RESPONSIBILITY to find out what work, quizzes, or tests you may have missed during your absence. It is YOUR RESPONSIBILITY to make up ALL work in a timely manner after school.
* Students are expected to be active participants in all class discussions. Participation makes up a large part of your grade so you need to be on topic and on-task.

**Participation:**

This is a class in which you will be expected to stay on top of your classwork and be a full participant in discussions and in-class activities. If you miss a day please check Blackboard for any missed assignments or contact me through twitter or e-mail.

**Projects:**

Students will be completing a number of in class research projects this year that will then be presented to the whole class. The classwork (research) associated with the project will make up a large part of your grade so it is important to use your time wisely. Your final product and presentation will count as a test grade so prepare accordingly. If a student has an unexcused absence on the day of a presentation they will lose half-credit on the assignment.

**Needed Materials:**

You are required to have a few materials for my class.

* Spiral Notebook: 200 sheet: 11in x 8 ½ or 3-hole Binder to organize materials
* Pencils
* Pens

**Optional Materials:**

* Glue Sticks (if using Spiral Notebook)
* Simple Calculator

**How will I be graded?**

Grading Policy: “Student grades reflect student achievement and not student behavior”

(W-L Faculty Handbook p. 32)

The following grading scale will be used for course work:

When calculating marking period and final examination grades, teachers round up when a percentage yields a decimal of .5 or higher.

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| --- | --- | --- | --- |
| **GRADING SCALE** | | | |
| **Letter Grade** | **Percentages** | **Quality Points** | **AP & IB**  **Quality Points** |
| A | 90,91,92,93,94,95,96,97,98, 99, 100 | 4.0 | 5.0 |
| B+ | 87, 88, 89 | 3.5 | 4.5 |
| B | 80, 81, 82, 83, 84, 85, 86 | 3.0 | 4.0 |
| C+ | 77, 78, 79 | 2.5 | 3.5 |
| C | 70, 71, 72, 73, 74, 75, 76 | 2.0 | 3.0 |
| D+ | 67, 68, 69 | 1.5 | 2.5 |
| D | 60, 61, 62, 63, 64, 65, 66 | 1.0 | 2.0 |
| E | 0 – 59 | 0.0 | 0.0 |

**Grading Breakdown: A variety of summative and formative assessments will both be used throughout the year.**

Classwork 20% Tests 25% Notebook 25%

Homework 10% Quizzes 10% Participation 10%

**Final Exam: (Counts as 20% of the course grade)**

Students who have an A average for the year will be exempt from taking the final exam in Economics. All other students will be required to take the exam, no exceptions. Students are allowed only one B during the first semester in order to qualify for exemption.

**Financial Literacy Certification:**

All EPF students will be taking the W!SE Financial Literacy Exam towards the end of the 2nd Quarter. Students are expected to be able to receive the certificate based on the materials covered in class. This is a great certificate to list on college and employment applications and shows that you have mastered the topics over the course of the year.

**Cheating & Plagiarism Policy**:

Neither will be tolerated. **Any student caught cheating or plagiarizing will receive a zero on the given test, assignment, quiz, or paper**. Students will not have an opportunity to make-up points in these instances. Detentions will be assigned for cheating and parents will be notified. Students are expected to follow the W-L honor code as noted in the student handbook.

I look forward to a great year with you all of you. Please feel free to contact me at any time with questions or concerns at: **les.albers@apsva.us** or by calling the main office at 703-228-6200 and asking to speak with me (please e-mail rather than leaving a voice message if I am not available). Please return the below portion signed by September 14th.

Sincerely,

Les Albers

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Return only this page to Mr. Albers:

I have received and read course syllabus for Mr. Albers’ Economics and Personal Finance class.

Student Name (Print): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Student Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Parent Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Best Contact Method (circle one): Phone or E-mail

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Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_