Welcome to Personal Finance, a required course to graduate in the state of Tennessee. In this course, we will cover credit, investing, taxes, college and career readiness, insurance and financial services. The course uses material from finance guru Dave Ramsey and offers a college credit at Southwest if earning higher than a 70. This course is only a semester, so buckle up, we have a lot to learn.

**Material**

All material will be accessed online. The only material needed for this class is something to write with and on.

Website used: Ramseyclassroom.com

**Grading**  DC/DE and Pre-AP courses + 4 points

A 90 -100

B 80 - 89

C 70 -79 – must make in order to get credit from SCC

D 60-69

F Below 60

**Mandatory grading categories include:**

• Class Participation (4) 5% - answering when called upon, completing and turning in Do Now’s

• Classwork (4) 35% - anything you are asked to do during class

• Projects/Presentations (1) 10% - Activities assigned each chapter

• Assessments (4) 40% - Chapter Test

• Homework (4) 10% - Exit tickets and Activities assigned during class

**Procedures**

All work should be completed during class. Work not turned in at end of class will be marked late and will have 20 points deducted from grade. (this policy is at teacher’s discretion, if you are struggling, please talk to me and we will see what adjustments can be made.)

Student should be participating and following along as we move through lesson. Student should come in and log-into the computer and begin the Do now posted on promethean board. Student should always be prepared to share work with class when called upon.

Students should log out of computer, pick up any trash, and push chairs in when leaving.

**Discipline**

We come to class to learn and two of the biggest distractions are phones and ear buds. These devices if seen, regardless of whether they are being used will be taken up and returned at the end of class. If this does not change the behavior, devices will be taken up and turned into office.

Disruption and insubordination will result in progressive discipline policy. Warning, Phone call home, Disciplinary plan, and Write up

**Tutoring and Contact**

Tutoring is on Mondays 2:30 – 3:30

Clawsonbg@scsk12.org

School phone 416-2136

I am always available to meet with a parent or guardian

“Research shows that you begin learning in the womb and go right on learning until the moment you pass on. Your brain has a capacity for learning that is virtually limitless, which makes every human a potential genius.”

Michael J. Gelb