

**Business Economics/Personal Finance Syllabus**  
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**Textbook:** Glencoe Business and Personal Finance 978-0-07-894580-9

**Course Description**

Personal Finance is a course designed to help students understand the impact of individual choices on occupational goals and future earnings potential. Real world topics covered will include income, money management, spending and credit, as well as saving and investing. Students will design personal and household budgets; simulate use of checking and saving accounts; demonstrate knowledge of finance, debt, and credit management; and evaluate and understand insurance and taxes. This course will provide a foundational understanding for making informed personal financial decisions. In summary, this course will get you ready to succeed financially in the real world!

Business Economics provides an in-depth study of fundamental concepts, free enterprise trading practices, and the various players in the economic system. Topics include the production, marketing and distribution of goods and services, as well as the roles of financial institutions, the government, and the individual within the free enterprise system. Students will explore various careers related to the economy. International trade and economics have become an integral part of business economics.

**Required Materials**

- 1 inch 3-ring binder with 4 tabbed dividers and pockets
- Paper and pencil or pen
- Textbooks (provided)

These materials will be brought to class every day.

**Course Topics**

The course is divided into 2 main sections with several topics under each:

- Personal Finance:
  - a. Income
  - b. Money Management
  - c. Consumer Finance and Debt Management
  - d. Saving and Investing
- Business Economics
  - a. Free Enterprise
  - b. Economic Concepts
  - c. Market Structures

**Methods of Instruction**

The course will utilize lecture, group work and many hands-on activities. You will keep an organized notebook.

## **Policies**

### **Grading Procedures:**

- 40% = Daily Grades
- 40% = Tests
- 20% = Midterm/Final

### **Course Grading Scale:**

- A = 93-100
- B = 85-92
- C = 75-84
- D = 70-74
- F = below 70

### **Attendance/Tardiness:**

This class will follow the attendance and tardy policies outlined in the student handbook. We will complete many hands-on activities in class so attendance is crucial.

### **Missed Assignments/Make-up Work:**

If you miss an assignment, it is your responsibility to check the Make-Up Work notebook, pull down the appropriate assignments, complete them and turn in within 5 days of your absence. If you miss a test or a quiz with an excused absence, it is your responsibility to schedule the make-up with me. Instructional labs will be assigned if needed. All policies from the student handbook apply. Any work missed due to an unexcused absence will not be graded. This includes quizzes and tests.

### **General Rules:**

1. **Give your full attention and respect to the instructor and fellow classmates.**
2. **Follow directions the first time they are given.**
3. **Come prepared, leave it nice.**

### **Computer Rules:**

1. **Use computers only at appropriate times.**
2. **Leave settings and programs as you find them.**
3. **Clean and straighten workstation before leaving.**

## **Assignments**

Students will complete a variety of written assignments in addition to numerous oral presentations. Group presentations and projects will also be completed.

## **Schedule**

First 9 Weeks:      Personal Finance

Second 9 Weeks:    Business Economics