



**Public Academy for Performing Arts  
Course Syllabus 2019-2020**

**Course Name:** Financial Literacy

**Teacher:** Mrs. Westerfield

**Room:** 8 **Period:** 4<sup>th</sup>

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**School website/link:** <http://www.paparts.org/>

**Prep period:** 7<sup>th</sup> period

**Welcome to our 2019-2020 school year here at PAPA!!!**

**Course Description:**

This course is a comprehensive study of personal financial literacy designed for any student: college-bound, technical/vocational, and/or career-oriented student. Students learn how to make informed financial decisions related to budgeting, banking, credit, insurance, taxes, and career exploration. An integral component of the financial literacy curriculum is the application of decision-making skills that enables students to become more responsible consumers for lifetime success.

**Objectives for this course**

- Evaluate decisions by systematically considering alternatives and consequences
- Identify the steps of the decision-making process
- Explain how investing builds wealth and helps meet financial goals
- Identify the influences marketing strategies have on consumer decisions
- Apply consumer skills to individual and family financial decisions
- Identify available resources consumers can access to accomplish goals
- Describe ways to avoid or correct debt problems
- Explain the purpose of a credit record and identify borrower’s credit report rights

**Teaching style for this course**

I will do my best to help you all reach the top of the pyramid of Bloom’s Taxonomy and Webb’s Depth of Knowledge within this course. We will spend about 2/3<sup>rds</sup> of class time applying and analyzing knowledge (DOK 2-3) and the other 1/3<sup>rd</sup> of class time creating/evaluating information (DOK4). The best way to learn math is to do math.

**Course Outline**

- Saving; compound interest; budgeting basics
- Banking system; choosing your account; using your account; working with your account
- Credit basics; get and keep good credit; your credit and the law
- Paying for a Higher; Investing and real state
- Career Planning and getting a job; job interviewing

**Final:**

30% -Daily assignments/Weekly Review  
40% -Final Test  
15% -Participation  
15% -Attendance

**Attendance** in class is **NOT** an OPTION!!! We **WILL** do work in class **EVERY DAY**. If you are ever absent, it is **YOUR** responsibility to ask for missing work and to get it in THE NEXT DAY.

**Classroom Expectations:**

**Be respectful**  
**Be responsible**  
**Be ready for class**  
**Be reliable**  
**Be a role model**

Purses, bags, and backpacks are NOT allowed on top of the tables!

**Required Materials: ALL materials should be brought to class on a daily basis.**

- +One three ring binder at least three dividers
- +Spiral notebook
- +LOTS of pencils, two color pen, and eraser
- +Color markers
- +Scientific calculator

**Homework Policy**

Students will have homework almost every day. You have to practice math problems to learn the concepts. *Late work is accepted but penalized by 15% off from the final assignment grade.*

Students have *three weeks* from the due date to turn in late work but cannot submit corrections and will be penalized by 15% off the final assignment grade.

Students will have *two weeks* from the due date to make corrections on their homework and submit for re-grading.

**Test Policy**

Corrections on tests are up to the discretion of the teacher and will not be offered on every test. You are expected to pass every test without having to rely on corrections.

If corrections are allowed for an exam, the student will have *one week* from the return of the test to submit corrections. If the corrections are right, they will be worth 50% of the original points.

***A seating chart will be enforced daily.***