Instructor: Mr. Thom Polizos
Google classroom code: az5xir
Contact Information: tpolizos@jajags.com

Course Description:
This course is designed to give students an understanding and analysis of money, from budgeting to the stock market. The goal is for students to learn the vital skills of money management for their benefit after school. The course will consist of several units including, but not limited to, Understanding Money, Savings and Banking, Creating a Budget, Debt, Money and Life after High School, Consumer Awareness and Buying Power, Shopping, Investing and Retirement, Insurance, Careers and Taxes, and the Stock Market. Challenging assignments that involve reading, analysis, synthesis, writing, public speaking, simulations and student-led discussions/socratic seminars will be used to enhance your learning.

Class Expectations:

- **Respect** – Students will respect not only the teacher, but their classmates AND the environment they are in. Students will engage in the work, will listen when the teacher or their classmates are speaking and will clean up after themselves.
- **Responsible** – Students will be expected to bring all appropriate materials to class, work on appropriate work, work effectively and respectfully of their other classmates
- **Resilient** – Students will give their BEST effort at all times and will not use the word I Can’t!! Students will put in the necessary effort to learn the appropriate material and will seek help when needed.

Class Procedures:

- Be ready when class begins [with materials, in your seat, etc.…].
- Screens away, unless otherwise instructed.
- Raise your hand.

Grading:

- Daily Assignments [bellwork, classwork, homework] 20%
- Assessments [tests, quizzes, projects] 40%
- Writing [essays, reflections] 20%
- Final Exam 10%
- Approaches to Learning [engagement, self-management] 10%
**What to bring to class:**
- A bound notebook with folder. Either spiral or a three ring binder.
- Pen and pencils.
- Laptop and earbuds.

**Late work:**
- Late work is only accepted with a valid excused absence

**Academic Honesty:**
As with any other class, academic honesty is expected. Turning in any work that is not your own, without citation, is considered plagiarism. This includes work from print sources such as books, electronic sources such as the internet, and human sources such as other students. Any student involved in such incidents will face consequences. Students will receive no credit for work determined to be plagiarized and will face appropriate consequences determined by the administration. Plagiarism is a SUSPENDABLE offense.
- When it comes to homework and assignments, if a student “aids” another and gives the answers, that student will also be held responsible and both students will receive zeros and face appropriate consequences.

**ATTENDANCE (Tardies):**
Students are expected to be in class on time and ready to go. There will be daily prompts on the board that students should work on as soon as they arrive. If students are not in the classroom by the time the bell rings, they will be held accountable and **habitual tardiness will be addressed as follows:**
- 1st Tardy-teacher conference/speak with student when appropriate during that class period.
- 2nd Tardy-teacher notifies parent and speaks to the student.
- 3rd Tardy-teacher contacts parent-student receives teacher led detention/consequence.
- 4th Tardy-referral to office.
- 5th Tardy-parent, student and admin meeting at school

**ATTENDANCE (Absences):**
Students are given 2 days for every day absent to finish work, but any work due on the date of their absence will be due upon their return. For example: If a student misses Monday, the assignment for Monday will be due on Thursday, but the assignment due on Monday would be due Tuesday.

Students are responsible for OBTAINING all missing work, as I will not seek them out. For students with a prearranged absence, it is recommended that they get work done ahead of time and will need to see me before they leave.
**Technology:**

Devices:
- Please bring your charged device (phones do NOT count as your device) to class every day.
- You will be informed of when to use devices.
- Devices should be stored in backpacks or under the desk, until it is needed.
- **The devices should be utilized for educational purposes only and in accordance with the school’s acceptable use policy.**
- If your device becomes a distraction, you may lose the privilege of using technology in class or face other disciplinary actions.
- If you fail to bring your device, you should try to check a Chromebook out from the library before coming to class. Otherwise, you may lose points for an assignment, have to do the work by hand or complete it for homework. In some situations, you may be able to work with a partner for the day, but don’t count on it.

Cell phones:
- **WILL NOT** be permitted in class!!!!
- When you come to class, please put your cell phone into the cell phone holder.
  - Attendance will be taken by whether or not your phone is “absent”
    § (If you are on your phone in class, you are “absent” from learning the material)
    § You don’t need to take calls or texts during class, your parents can call the office if it is dire
  - You may retrieve your phone when the bell rings at the end of class.
    o You MAY NOT take your phone to the restroom, as it must stay in the holder for the entirety of class
  - Automatic Friday school will be given if the phone is removed without permission

**Food & Drink:**

**NO** Food or drink will be allowed in the classroom (except water)
PLEASE COMPLETE & RETURN:

Printed Name: ____________________________________

Personal Finance
SYLLABUS AND EXPECTATIONS AGREEMENT

Student and Parents: Please sign below to acknowledge that you have thoroughly read and that you agree to the Personal Finance Syllabus (Policies and Expectations).

I understand and comply with all of the policies and expectations for Personal Finance.

_________________________________         ___________
Student Signature                    Date

for parents/guardians only
I understand and will support the implementation of all of the policies and expectations for Personal Finance.

_________________________________          ___________
Parent Signature                      Date

Parents/Guardians: We may show movies regarding the struggles and benefits of money management/mismanagement. Please initial below for your son/daughter to view such films. (Titles will be determined later)

_____ yes            _____ no

Parents/Guardians: We will have guest speakers to provide real world expertise, Please initial below for your son/daughter to participate.

_____ yes            _____ no