



Southern Lehigh School District

High School Syllabus

Smart Student: Smart Money

2013-2014

Course Description:

Semester Course - Grades 9, 10, 11, 12 - .50 Credit/Elective Course.

College-bound and career oriented students will find this course helpful in acquiring success strategies for academic, workplace and life situations. Students will learn the valuable strategies related to time management, money management, and personal skills for college and life. Basics of savings, checking, CD's, money markets and other investments will be discussed in addition to note taking and other study strategies.

Course Content:

This course establishes the basic foundations for personal success in lifelong learning and financial success. Course content emphasizes these key areas that are vital to personal success:

- A. Learning how to learn
- B. Managing time tasks
- C. Effective listening and note-taking
- D. Improving memory and concentration
- E. Successful test taking
- F. Thinking critically and creatively
- G. Banking services
 - 1. Savings and Checking Accounts
 - 2. Money Markets
 - 3. Certificates of Deposit
 - 4. Loans
- H. Understanding credit
- I. Investing
 - 1. Securities – Stocks and Bonds
 - 2. Mutual Funds
 - 3. Real Estate
- J. Creating a working budget
- K. Understanding and completing payroll forms
- L. Calculating payroll deductions and taxes

Required Textbooks and/or Other Reading/Research Materials

Career Simulation: Personal Finance & Wealth Management. Olathe, KS: iSupport Learning, 2010. Computer Software.

Marks-Beale, Abby. Success Skills: Strategies for Study and Lifelong Learning. 2nd Edition. Manson, OH: South-Western Publishing Co., 2002.

Ryan, Joan S. *Managing Your Personal Finances*, 6th Edition. Cincinnati, OH: South-Western Publishing Co., 2010.

Virtual Business - Personal Finance. Florence, MA: Knowledge Matters, 2010. Computer software.

Course Requirements:

Each student is required to complete all projects, tests, quizzes, and assignments. Each student must maintain a notebook with all class notes, worksheets, workbook and handouts. Failure to do so will affect student's overall grade.

Grade Components/Assessments:

The achievement grades will be based on the school grading system illustrated in the program of studies. Grades will be based on a total point system. The percentage is calculated by dividing the total points received by the total points possible. Rubrics will be used on all projects. Assessments subject to change.

Each marking period is worth 20% of a student's overall grade. The midterm and final exam are each worth 10% of a student's overall average:

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|----------------|------------|
| Quarter 1 | 20% |
| Quarter 2 | 20% |
| Midterm | 10% |
| Quarter 3 | 20% |
| Quarter 4 | 20% |
| Final | 10% |

Required Summer Reading/Assignments:

Not applicable.