



Southern Lehigh School District

High School Syllabus

Financial Literacy

2014-2015

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 a real-world stock market simulation contest.

Course Content:

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

- A. Banking services
 - 1. Savings and Checking Accounts
 - 2. Money Markets
 - 3. Certificates of Deposit
 - 4. Loans
- B. Understanding credit
- C. Investing
 - 1. Securities – Stocks and Bonds
 - 2. Mutual Funds
 - 3. Real Estate
- D. Creating a working budget
- E. Understanding and completing payroll forms
- F. Calculating payroll deductions and taxes

Required Textbooks and/or Other Reading/Research Materials

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:

Grades will be based on the school grading system illustrated in the Program of Studies. Students are graded on weighted point system. The weighted point breakdown is as follows: Assessments 40%, Classwork 25%, Projects 25%, and Classroom Citizenship 10%.

Each marking period is worth 20% of a student's overall grade. The final is worth 20% of a student's overall average:

Quarter 1	20%
Quarter 2	20%
Quarter 3	20%
Quarter 4	20%
Final	20%

Required Summer Reading/Assignments:

Not applicable.