

Course Syllabus for Consumer Finance

Contact Information:

Name: Ron Espinola
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Room #: 305
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Course Description: The class will focus on the students' roles as a citizen, consumer, and participant in the economy. Students will gain an understanding of the following: investing (including participating in a mock investment competition on-line); taxes; the role of the Federal Reserve; using a checking account; credit and loans (home, consumer, and credit cards); insurance; budgeting; micro and macro economics; and consumer protection. Most assignments will be completed using MS Word, MS Excel, and the Internet.

1 Credit

Grade Level: 12

Prerequisite: None

Textbook and other resources:

1. Personal Financial Literacy
2. Assignments are posted at Mr. Espinola's website (<http://www.respinola.com>).

Class Procedures:

- Students should be in their seats and ready to work when the tardy bell rings.
- Students are expected to work the entire class period. Students that finish early need to bring other material.
- Students are expected to do what they are told; the first time.
- Students will need a calculator with basic functions.
- Discipline
 - Verbal warning.
 - Referral to office.
- No electronic devices of any kind are permitted to be used in class without the express permission of the teacher.
- NRS 388.135 Anti-Bullying Legislation is available for your review at: www.hcsdnv.com

Grading:

Students will accumulate points throughout the nine weeks. Points will come from the following categories, and will be based on the following percentages. Percentage grades follow the school policy but are weighted as follows:

Daily Work-Assignments	50%
Assessment	50%

Assessment Re-Test Opportunities:

Most assignments can be redone in their entirety for a better grade (up to 80%).

Make up work:

It is the responsibility of the student to contact the teacher outside of class time (not including passing time) to receive work missed due to absence. Late work is accepted, but for a maximum of 50% credit.

Returning work to the student:

Submitted work will be kept on file. Work below a 50% may be returned to be corrected and resubmitted.

Progress and Report Cards:

Students and parents are expected to use their access to Infinite Campus to check on their progress. Report cards will be handed out the week following the end of the nine weeks. Credit will be given at the end of each semester at one-half credit per semester.

Availability for Extra Help:

Students can receive additional help before school, at lunch, or after school by appointment.

PLEASE NOTE:

Any student that wishes to drop a class at Albert M. Lowry High School, Options Center, Humboldt County Distance Education, A+, Edgenuity, On-Line Courses, Dual Credit Courses (i.e., Great Basin College, Truckee Meadows Community College, Brigham Young University etc) after the first two (2) weeks of a semester has ended, will receive a final Semester Grade of "F" on their Official Albert M. Lowry High School report card and Official Transcript.

To read the syllabus for the class please go to respinola.com. Then proceed to the page for your particular class. Click the link at the top of the page for the syllabus.

Please sign and return this page.

Syllabus Verification Form

STUDENT NAME: _____ (PRINT)

COURSE NAME: Consumer Finance

TEACHER NAME: ESPINOLA

My signature below indicates that I have received and read the attached syllabus for the above listed class.

Student Signature Date

Parent Signature Date

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