

# Personal Financial Management

Ms. Clofine | Room A203 | (610) 627-6200 x 6283 | [aclofine@rtmsd.org](mailto:aclofine@rtmsd.org)

## Course Overview

The goal of this semester-long class is to prepare students to be financially literate in all aspects of their lives. Throughout this course, the following themes will be covered: goal setting, banking, credit, investments, stock, car and home purchases, careers in finance, and loan management. Information will be presented through group and individual projects, homework, class speakers, real-life simulations, current financial articles, quizzes, and tests.

## Class Expectations

- Always be prepared
- Be on time. You should be in your seat when the bell rings. If you are late you need a note. (First late arrival = verbal warning, 2 late arrivals = teacher detention, 3 or more late arrivals = phone call home & write-up.)
- Be respectful :)
- No cell phones
- The acceptable use policy for technology will be strictly enforced. Students may only use Chromebooks as instructed by Ms. Clofine
- If you miss class, it is your responsibility to obtain missing work
- Sign out when you leave the classroom
- You should conduct yourself like a business professional
- Have fun, share ideas, learn something new everyday



## What do I need?

- A three-ring binder or pocket folder
- Notebook or lined paper
- Pencil or pen
- Chromebook **\*\***(Must be charged everyday)\*\*
- Simple calculator

## Late Work Policy

- • 1 day late = 10% deduction
- • 2 days late = half credit
- • 3 days late = no points will be given for the assignment

## What if I'm absent?

If you are absent, it is **your** responsibility to obtain any missed work. Check the absent binder in the front of the classroom to see what we did yesterday. Handouts will be in your class period folder. All other work will be on Schoology. If you are absent on the day a project is due, the project is **STILL DUE**. Please submit the project via email or Schoology. For other work, you will have the same number of days to make up missed work as the number of days you were absent.

# General Overview

Personal Financial Plan: Decisions, Opportunity Costs, and Planning

- Content Test
- Your Financial Plan

Finances and Career Planning  
Choosing a career, career development, resumes, and cover letters

- Content Test
- Current Event Project- MP1
- Resume and cover letter assignment

- Money Management Strategies
- Financial Records, Financial Statements, and Budgeting

- Content Test
- Budgeting Assignment

- Savings, Investing, and Stocks
- Investment Options, Principles of Savings, and How The Stock Market Works

- Investing Simulation Activity

- Banking
- Financial Services, Checks, Deposit Slips, Reconciliation, and Online Banking

- Content Test
- Spending Record Journal Assignment

- Credit
- Methods of Obtaining Credit, Protecting Credit, Managing Debt, and 5Cs of Credit

- Content Test
- Case Study Assignment
- Distribute Final Project-MP2

- The Finances of Housing
- Opportunity Costs and Renting vs Buying

- Content Test

- Protecting Your Finances
- Purchasing a Vehicle
- Insurance- Vehicle and Home

- Content Test
- Vehicle Assignment

- Retirement
- Benefits, Investment Options, and Pre-Planning

- Content Quiz

“

An investment in knowledge  
pays the best interest -  
Benjamin Franklin

”