

Money Matters

Brazos High School

2024-2025 Course Syllabus

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Current Lesson Plans with TEKS

Course Syllabus

Supplies: Binder of any size, dividers, and notebook paper

Grading: Your grade will be based on classroom work, class participation, quizzes, tests, and special projects.

Your grade will be determined by the following:		
Daily work, participation, quizzes	60%	At least 12 grades per six weeks
Tests/Projects	40%	2 per six weeks

- All work will be done in class unless prior arrangements have been made.
 - All work will be done in class unless prior arrangements have been made. There will be times when work outside of class may be required for projects. Work should be turned in by the due date for full credit, 10-point deduction when late.
- All make-up work should be done before or after school. If you know you will be missing several days of class, please make prior arrangements to pick up your assignments.

ATTITUDES AND WORK HABITS: Your general attitude toward work assignments, suggestions from the instructor, and relationships with other students in the classroom are indications of your ability to be a success on the job or adapt to the work of business. It is essential to have a healthy, cheerful attitude and responsible work habits during all class sessions.

Absences and Tardies: It is difficult to support your learning when you are not present in class. Course subjects can only be effectively learned when you are in class on a regular basis. However, I definitely understand that illness and such can keep you away from school. Unexcused absences and tardies will be handled in accordance with established BHS policies.

EXPECTATIONS:	Additional district rules/expectations:
1) Complete daily classwork assignments	No technology devices used unless authorized.
2) Participate in discussions and ask questions	Cell phones in backpack during lessons.

3) Participate constructively as a team member (must be relevant)	Abide by the school technology rules.
4) Refrain from talking while others are speaking	Keep your work area clean.
5) Problem solve and accept challenges	DO NOT bring candy, drinks, or food into the classroom.
6) Respect others opinions	Only use the internet when directed to do so.

Be COUGAR ready! Be COUGAR proud!

Objectives/TEKS

In Money Matters, you will investigate money management from a personal financial perspective. You will apply critical-thinking skills to analyze financial options based on current and projected economic factors. You will gain knowledge and skills necessary to establish short-term and long-term financial goals. You will examine various methods of achieving short-term and long-term financial goals through various methods such as investing, tax planning, asset allocating, risk management, retirement planning, and estate planning.

1st Six Weeks - Unit 1: Professional Standards

You will begin the course by learning and discussing appropriate verbal, nonverbal, and digital communication, professional standards, legal and ethical considerations in business, customer service, and business etiquette. You will demonstrate their understanding of ethical and legal decision-making issues in business, business etiquette, resolving complaints, and building customer relationships as they participate in classroom activities, discussions, and/or in workplace vignettes/scenarios. You will continue to develop and demonstrate appropriate communication and business etiquette skills throughout the course. As a culminating activity for the unit, You/teams will discuss, describe, and/or present summaries of effective communication and customer service skills, business etiquette, and instructor expectations regarding classroom rules, schedules, and task completion.

1st Six Weeks - Unit 2: Financial Institutions and Principles of Money

You will learn and demonstrate an understanding of types of financial institutions and forms of financial exchange, along with other fundamental principles of money. You will create and/or use graphs, diagrams, text, or other representations to compare and contrast various types of currency, explain and describe different types of financial service providers, discuss and identify sources of income, and to demonstrate and explain ways to calculate the time value of money. You will be given opportunities to examine, discuss, and evaluate loan and lease application packages, payment schedules, and lending criteria used by various financial institutions and financial service providers. You will research, discuss, and evaluate various financial service providers, including payday and title loan providers, on criteria such as location, interest rates, risks, and benefits, explain loan evaluation criteria, and calculate home and automobile loan payment schedules.

2nd Six Weeks - Unit 3: Credit and Identity Theft

You will discuss and demonstrate an understanding of the purposes and importance of credit. You will create and/or use graphs, diagrams, text and/or other representations to explain and illustrate identity theft protection measures. You will be given opportunities

to examine, discuss, and analyze actual or simulated credit reports and evaluate credit scores. In classroom activities, discussions, and/or presentations. You will learn and demonstrate how to maintain financial records and how to interpret and reconcile bank statements.

2nd Six Weeks - Unit 4: Financial Planning and Economic Systems

You will learn, discuss, and explain the terminology, meaning, benefits, strategies, ethics, and personal responsibilities of financial planning, along with factors that affect financial plans. You will create and/or use graphs, diagrams, text, and/or other representations to explain and describe sole proprietorships, partnerships, and corporations, and to identify factors affecting profit, revenue, and expenses. You will also be given an opportunity to research, identify, and compare the rights and responsibilities of consumers within various economic systems.

3rd Six Weeks - Unit 5: Fiscal Policies and Economic Indicators

You will learn, discuss, and analyze monetary policy and fiscal policy, economic indicators, GDP, the supply and demand for money, and the role of the Federal Reserve Systems. You will create and/or use graphs, diagrams, text and/or other representations to explain and illustrate the impact of a nation's unemployment rate, the economic impact of inflation and interest rate fluctuations, and the impact of business cycles on personal financial planning. You will be given opportunities to analyze these topics and to demonstrate their understanding in classroom activities, discussions, projects, and/or presentations.

3rd Six Weeks - Unit 6: Taxes and Financial Records

You will identify, discuss, and explain the importance and purpose of taxes. You will learn, discuss, and demonstrate how to analyze and interpret payroll deductions and taxes, review how to interpret and reconcile bank statements and maintain appropriate financial records, and how to calculate taxes using current tax tables and forms. As a culminating activity for the unit. You will prepare personal income tax forms.

4th Six Weeks - Unit 7: Investment Options and Strategies

You will identify, explain, and evaluate various types of investment goals, objectives, risks, and options as well as various investment strategies. You will research, identify, and evaluate long-term needs and financial goals, including retirement, and investigate and discuss factors that affect the value of investments. You will also create and/or use examples, diagrams, text, and/or other representations to summarize and explain differences among investments such as stocks, bonds, and real estate.

4th Six Weeks - Unit 8: Insurance and Managing Personal Risk

You will identify, discuss, and explain various types of insurance, including life, health, disability, cancer, and long-term care insurance, as well as other insurance types and terminology. You will use appropriate online technology and/or other materials to investigate and discuss the reasons for obtaining personal insurance, property insurance, liability insurance, and flood, earthquake and auto insurance. You will also create and/or use diagrams and/or text to summarize the insurance claim settlement process.

5th Six Weeks - Unit 9: International Events, Issues, and Exchange Rates

You will identify, discuss, and examine current international events, currency exchange rates, and domestic and international labor issues which could affect personal financial planning and decision-making. You will use appropriate technology, research, and analysis to investigate and calculate how and whether international events, issues, and currency rates will affect personal financial planning and decision-making.

5th Six Weeks - Unit 10: Budgets

You will learn and demonstrate how to create a budget based on personal financial goals. You will also explain the benefits of saving and investing, how to maintain necessary financial records, and review how to interpret and reconcile bank statements.

6th Six Weeks - Unit 11: Career and Education Planning

You will use course knowledge, skills, ideas, and reasoning to demonstrate an understanding of financial planning and investment strategies. You will participate in classroom activities and use appropriate technology and/or other materials to research and identify potential career interests and opportunities as well as postsecondary education and certification opportunities, costs, and requirements. You will research, identify, and use graphs, diagrams, text, and/or other representations to compare beginning and expected future compensation/earnings of potential careers and the costs and requirements associated with postsecondary education. You will create their postsecondary plans after analyzing and comparing current job, military, and educational opportunities as assigned. Plans will include resumes and cover letters, relevant application and testing deadlines, and a description of projected long-term needs, retirement, and financial goals.