Course Content
This course will ask students to create long- and short-term goals as well as expose students to financial concepts such as earning, spending, saving, investing, credit, borrowing, insuring and includes a unit on preparing for college and postsecondary education and training.

Text
Sources are Online, or teacher provided
- APEX Learning
- Khan Academy

The Teacher
Mr. Shelton is originally from Bloomfield, CT and has lived in six different states. He attended Hampton University, Central Connecticut State University, and North Carolina A&T State University. He holds a B.A. in History, a B.S. in History Education and graduated Summa Cum Laude.

Ongoing Objectives
By the end of the course students will become adept at making short term and long-term financial goals based upon a gained awareness of sound financial decision making.

Assignments
Assignments vary. Some are participatory and others are assessed. It is expected and wise for students to complete all assignments, as assignments prepare you for tests and quizzes and zeros are notorious for bringing a grade average down. Be sure to complete any missing work.

Grading Scale
Tests/Assessments-35%
Classwork-30%
Quizzes-20%
HW-15%
Daily Required Materials
Laptop
Writing utensil
Notebook (three ring binder)

Classroom Management
Students are expected to conduct themselves as young adults. Occasional and common place lapses of judgment will be met with warnings, a conversation or both. It is expected that students heed warnings. Warnings not heeded could result in a consequence. Disrespect, inappropriate behavior, and disruptive behavior will not be tolerated.

Unit Overviews

Unit One
This unit will focus on setting goals and career planning while establishing the need for financial literacy, goal setting strategies, the value of education, ideal colleges and schools, as well as planning for a career.

Unit Two
Unit two focuses on the cost of and paying for college and postsecondary education by way of loans and scholarships.

Unit Three
Unit three provides students insight into the cost of living, the need for budgeting, compensation packages, take home pay and taxes, types of tax deductions, and the correlation between income and career.

Unit Four
This unit will help students understand checking accounts, saving accounts, balancing a checkbook and interest, while also comparing types of checking and savings accounts.

Unit Five
In unit five students will gain knowledge about purchasing and credit while also learning about credit cards, calculating credit card interest and tracking payments and purchases.

Unit Six
Unit six is about credit and will contrast credit, debit and cash and will also cover credit scores, bankruptcy and other types of credit.

Unit Seven
Unit seven will teach students about loans and loan payments as well as types of loans, layaway, payday loans, installment plans, paying off loans and prepayment of loans.
Unit Eight

This unit will focus on home ownership and provide students with knowledge of different types of mortgages, additional cost of homeownership, escrow and total housing payments.

Unit Nine

Unit nine teaches students about car ownership and insurance. Students will learn about leasing, buying, making car payments and purchasing car insurance, as well as other types of insurance such as property, renters and life insurance.

Unit Ten

This last unit is about investing, CD’s, bonds, stocks, the stock market, periodic and retirement investing and individual net worth.