

Consumer Math Class Syllabus

Valley Oaks Charter School

Instructor: Jennifer Flessati

Office Hours: M-F 7:30am-2:00pm

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Course Description: In this course students will be exposed to topics regarding financial literacy. *Foundations in Personal Finance* is a video based curriculum with workbook and activities to support the learning outcomes. At the beginning of each chapter your student will receive a “Chapter at a Glance” designed to target the main point of the chapter and outline the portfolio’s activities – both in class and at home.

Students will also be supported by concepts taught in a problem-solving format from the textbook, Practical Mathematics. These textbook assignments will allow students to use mathematical skills in consumer situations. The students will study “real-life” math topics such as savings, wealth building, college savings, dangers of debt, consumer awareness, budgeting, bargain shopping, relating with money, taxes, and renting. Students will complete projects throughout the year; these projects will include how to write checks, balance checkbooks, create and manage a simple student budget, bargain for better purchases, and budget expenses for a first apartment.

Required Text/Resources:

- *Foundations in Personal Finance*; Dave Ramsey, The Lampo Group; 2008
- Practical Mathematics – Consumer Applications; Holt, Rinehart, Winston; 1998
- Additional text approved by academic teacher

Required Materials:

1. Covered textbook (do not bring to class)
2. One (1) – 1½ in. 3-Ring binder with dividers (Ch @ a Glance, Assignments, Video Wrkbk, Glossary, Paper, Past Work)
3. Pencils, blue and red pens, yellow highlighters
4. College-ruled paper
5. Calculator – basic function keys needed (No cell phone use allowed on campus) – STUDENTS MUST USE A CALCULATOR FOR THIS COURSE!

Course Requirements:

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| • Attendance | 5% | Present and participating – tardy = ½ credit (make-ups on Thursday) |
| • Journals/Case Studies | 5% | Complete and on time |
| • Hand’s on Activities | 15% | Accurate, complete and on time (in class and at home, due dates posted) |
| • Assignments (Wrkbk/Text) | 10% | Text graded by home-teacher; other in class (includes video wrkbk and ch/video reviews) |
| • Projects | 15% | Graded by rubric (accurate, complete, on time) |
| • Chapter Tests | 45% | Graded – retakes available (includes chapter/unit reviews) |
| • Midterm/Final Exam | 5% | Includes final review score |

Tutoring:

Students should participate in the Thursday Support Program if they are in need of tutoring. Students must come prepared with specific questions and all materials. It would be helpful for parents to attend as well.

Class Information when absent during the Tuesday Class:

All general class information can be found on the school's website <http://www.valleyoakscharterschool.org/Mathematics/>. If your student will be absent on a Tuesday, please call the front desk to excuse the absence (852-6750) and to schedule a pickup time for your student's assignment. This is normally arranged for the following morning (Wednesday). Please call me directly to request the week's assignments and to schedule the make-up appointment. The appropriate time for missing work (quizzes/tests/video viewing) to be made up is during our Thursday Support Program.

Grading Policy: Grades follow the standard percentages for letter grades.

A = 93 – 100%	C = 73 – 77%
A- = 90 – 92%	C- = 70 – 72%
B+ = 88 – 89%	D+ = 68 – 69%
B = 83 – 87%	D = 63 – 67%
B- = 80 – 82%	D- = 60 – 62%
C+ = 78 – 79%	F = 0 – 59%

Helpful Websites:

- <http://www.daveramsey.com>
- <http://www.amathsdictionaryforkids.com/>

For projects:

- <http://www.edmunds.com/tco.html>
- <http://www.consumerreports.org>
- <http://www.nadaguides.com>
- <http://www.homestyler.com>

For tutoring videos:

- <http://www.khanacademy.org/>
- <http://www.aleks.com/>
- <http://patrickjmt.com/>
- http://www.mathtv.com/videos_by_topic