

# Crook County School District

where students dream, learn, & succeed



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| <u>School</u> : Crook Couty High School                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |              | <u>Instructor</u> : Kimberly Crofcheck<br>Instructor: Alyx Lyons                                                                                                                                                 |
| <u>Course</u> : Personal Finance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |              | <u>Email</u> : <a href="mailto:kim.crofcheck@crookcountyschools.org">kim.crofcheck@crookcountyschools.org</a><br>Email: <a href="mailto:alyx.lyons@crookcountyschools.org">alyx.lyons@crookcountyschools.org</a> |
| <input checked="" type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Trimester #1 | <u>Phone</u> : 541-416-6900 x3127 (Crofcheck)<br>541-416-6900 x3130 (Lyons)<br><br><u>Methods for Communicating with Families</u> : Email, Phone Calls, Parent Square and Synergy.                               |
| <input checked="" type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Trimester #2 |                                                                                                                                                                                                                  |
| <input checked="" type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Trimester #3 |                                                                                                                                                                                                                  |
| <u>Course Description</u> :<br><p>This course is designed as a broad overview of economics and financial literacy. Students will study insurance, investments, taxes, banking, budgets, careers, and future financial literacy concepts used in day-to-day life. Students will also complete a career-related activity for their future and will work with our ASPIRE office to be prepared for college, internships, and the Workforce.</p> <p>This class is offered as college credit through Central Oregon Community College BA218. Students who complete this course will receive 4 college credits. See the additional grading policy for COCC Students.</p>                                                                                                                                                                                                                                                                                                                                                                                                       |              |                                                                                                                                                                                                                  |
| <u>Learning Standards/Targets</u> :<br><br><u>Units</u> :<br><u>Credit Cards</u> <ul style="list-style-type: none"><li>● HS.30 Identify strategies of establishing and maintaining a good credit rating, and identify and evaluate sources of credit and their advantages and disadvantages.</li></ul> <u>Insurance</u> <ul style="list-style-type: none"><li>● HS.31 Explain and analyze the kinds and costs of insurance as a form of risk management (e.g., auto, health, renters, home, life, disability).</li><li>● HS.32 Evaluate how consumers can protect themselves from fraud, identity theft, predatory lending, bankruptcy, and foreclosure.</li></ul> <u>Banking and Savings</u> <ul style="list-style-type: none"><li>● HS.33 Compare and contrast tools for managing and protecting personal finances.</li><li>● HS.34 Identify financial institutions in the community and their purpose (such as banks, credit unions, consumer/business loans, deposit insurance, investments/trust services, and non-traditional banking).</li></ul> <u>Investing</u> |              |                                                                                                                                                                                                                  |

- HS.35 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment (such as stocks, bonds, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).
- HS.36 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.

#### Loans and Borrowing/Paying for College

- HS.37 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education

#### Taxes and Paystubs

- HS.38 Identify goods and services funded through local taxes (such as snow removal, waste management, law enforcement) and assess the effects of taxes on personal income.

#### Behavioral Economics

- HS.39 Analyze how external factors such as marketing and advertising techniques might influence spending and saving decisions.

#### Careers

- Determine Future Career Opportunities

#### Instructional Materials:

- Core Curriculum: Next-Gen Personal Finance
- [Next Gen Personal Finance Online](#) Trimester Course
- Films, Videos/Other Electronic Media: (See below for links to Next Gen Personal Finance and ICEV for electronic links and videos embedded into the curriculum)
- Novels: N/A
- Other Supplementary Curriculum (Articles, etc.): Data Crunch Worksheets from Next Gen Personal Finance: Federal Debt Distribution for Student Loans, How do Americans get Health Insurance?, Credit Scores by Age, What are the Current Federal Tax Brackets?, When do People File their Returns?
- Bonzai Teen Workbook [Teach Banzai Link](#)
- Financial Literacy “Doodle Notebook”, 2020 Math Giraffe
- U.S. Bureau of Labor and Statistics [LINK](#)
- Planned Guest Speakers: Staff members from Edward Jones, Oregonians Credit Union Education and Marketing Staff, Mid-Oregon Credit Union Community Enhancement Staff, Other Community Business Partners

*All Instructional Materials must comply with CCSD School Board [Policy IIA](#) & [Policy IIA-AR](#). A copy of core and supplemental curriculum will be available in the curriculum office for review.*

*A classroom teacher receiving a complaint regarding instructional materials shall try to resolve the issue informally through the discussion of the original assignment or the opportunity for an alternative assignment.*

### Notification of the Right to Object to the Use of Material:

*Any resident of the district may raise objection to instructional materials used in the district's educational program despite the fact that the individuals selecting such materials were duly qualified to make the selection and followed the proper procedure and observed the criteria for selecting such material.*

*The first step in expressing objection to materials is consultation with the classroom teacher or library staff and providing a written complaint. The district official or staff member initially receiving a complaint shall explain to the complainant the district's selection procedure, criteria and qualifications of those persons selecting the material. A classroom teacher receiving a complaint regarding instructional materials shall try to resolve the issue informally through the discussion of the original assignment or the opportunity for an alternative assignment. The materials shall remain in use unless removed through the procedure in section 4. F. (2) of this regulation.*

*The teacher or library staff receiving the initial complaint shall advise the principal of the initial contact within 24 hours, whether or not the complainant has apparently been satisfied by the initial contact. A written record of the contact shall be maintained by the principal and sent to the superintendent's office.*

*In the event that the person making an objection to material is not satisfied with the initial explanation or an alternative assignment, the person raising the questions will meet with a building administrator who will provide a Request for Reconsideration form.*

*For more details, see [CCSD School Board Policy IIA-AR](#).*

### Citizenship, Classroom Rules, Behavior Expectations:

- *The Board expects student conduct to contribute to a productive learning climate. Students shall comply with the district's policies, administrative regulations, school and classroom written rules, pursue the prescribed course of study, submit to the lawful authority of teachers and school officials and conduct themselves in an orderly manner during the school day and during district-sponsored activities.*

*Careful attention shall be given to procedures and methods whereby fairness and consistency without bias in discipline shall be assured to each student. The objectives of disciplining any student must be to help the student develop a positive attitude toward self-discipline, realize the responsibility of one's actions and maintain a productive learning environment.*

- *See [CCSD Board Policy JFC](#) for more details.*

### Grading System:

- *The district's grading system shall be based on Board-adopted course content and is designed to enable the student and parent to clearly know how well the student is achieving course requirements at the student's current grade level or course content level, and be based on the student's progress toward mastery of a continuum of knowledge and skills outlined in Oregon State Standards. Absenteeism or misconduct shall not be the sole criterion for the reduction of students' grades. Behavioral performance shall be reported separately. The district will use letter grades (A,B,C,D,F) that can be converted into a 4 to 0 reporting system in grades 6-12. All AP courses are graded on a 5.0 grading scale.*
- *Grades will be based on many factors, such as: basic instructional assignments, both oral and written; results from various assessment instruments, including critical content short cycle assessments as well as quizzes and exams; class participation; special assignments; research; activities of various types of kinds and special contributions.*
- *See CCSD School Board [Policy IKA](#), [Policy IK](#), & [Policy IK-AR](#) for more details.*

### Grading Scale:

- *A+: 100-98 A: 97-93 A-: 92-90*
- *B+: 89-88 B: 87-83 B-: 82-80*

- C+: 79-78 C: 77-73 C-: 72-70
- D+: 69-68 D: 67-63 D-: 60-62
- F: 59-0

#### Course Grading Criteria/Weighting

- Assessment, Projects, Quizzes, Assessments of Learning Standards: 70%
- Daily Homework & Practice Assignments: 30%

COCC: Personal Financial Plan 50% Personal Financial Statement (5%) Risk Profile (5%) Vision Paper (10%) SMART Goals (10%) Action Plan (10%) Budget (10%)

Text Centered Learning 50% In Class Group Assignments (20%) Chapter Quizzes (14%) Exams (2) (16%) TOTAL 100%

*\*[Policy IK-AR](#): Achievement of learning standards will be assessed separately from behavior.*

#### Make Up Policy:

- 1) **Assessment Retakes:** [Policy IK-AR](#) Teachers will provide students with multiple opportunities to demonstrate mastery of each standard. Students will be provided with at least two opportunities to retake assessments. A student who retakes an assessment will not be penalized. Teachers can modify assessments (more rigorous to account for greater time allowed for preparation.) Teachers will determine student requirements for assessment retakes that align with Policy IK-AR. . Students will have until the mid-term to make up assessments/projects from the beginning of the trimester to the mid-term date. Students will have from mid-term to one week prior to the last day of the trimester to make up the 2nd half of the trimester missing assessments/projects. Students must communicate with the teacher if there are other extenuating circumstances that warrant more time.
- 2) **Homework/Daily Work:** *Achievement of learning standards will be assessed separately from behavior (i.e. attendance, disruption, late work, tardiness, preparation, effort, attitude, etc.).*

*\*For all courses that articulate with a college or university, it is required that the syllabi match the accrediting institution, rather than the CCSD syllabus model.*