**Course Syllabus – Personal Finance & Economics 2024-2025**

**Cartersville High School**

**Coach Hartman**

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**Course Description**: Personal Finance & Economics is a required course for graduation; it is **not** an elective. Students receive a half credit after completion of the course. This course provides students with a basic foundation in the field of economics and focuses on the American free enterprise/capitalistic economic system. We will cover the following essential economic concepts:

**UNITS**

1. **Fundamental Concepts**—This area is on basic economic concepts: scarcity, opportunity cost, factors of production, marginal costs and benefits, and productivity.
2. **Economic Systems** – This unit compares and contrasts the main economic systems: traditional, command, market, and mixed/modern. After learning the major concepts in each, we will then focus on the American free enterprise/capitalistic model.
3. **Supply & Demand** – This area focuses on the Law of Demand, the Law of Supply, and the interaction between supply, demand, and price in the marketplace.
4. **Microeconomic Concepts**—This area focuses on concepts that deal with human behavior and choices as they relate to relatively small units such as an individual, business firm, and a single market.
   1. **Market Structures** – In this concept of microeconomics, we will explore the differences in the two types of market structures: perfect competition and imperfect competition. We will define the conditions for the different types of imperfect competition: monopoly, monopolistic competition, and oligopoly.
   2. **Business Organizations** – In this concept of microeconomics, we will focus on the organization and role of businesses in the American economy. We will compare and contrast the three forms of business organizations: sole proprietorship, partnership, and corporation.
5. **Macroeconomic Concepts (*Economic Indicators*)** —This area focuses on concepts that deal with human behavior and choices as they relate to the entire economy. We will focus on how our nation measures economic growth using key indicators and measurements: Gross Domestic Product (GDP), Consumer Price Index (CPI), and the Unemployment Rate.
6. **Macroeconomic** **Concepts (*Monetary & Fiscal Policy*)**
   1. **Monetary Policy** – This area focuses on how the Federal Reserve System (the Fed) seeks to influence the economy and achieve stable prices, full employment, and sustainable economic growth.
   2. **Fiscal Policy** - This area focuses on how the government seeks to influence the economy and achieve stable prices, full employment, and sustainable economic growth.
7. **International Economics**—This area focuses on factors that account for international trade, comparative and absolute advantage, trading barriers, exchange rates, and general argument for and against free trade.
8. **Personal Finance**—This area focuses on economic skills and concepts that deal with personal economic decisions related to spending, saving and investing, banks and other financial institutions, the use of credit, insurance, and personal behaviors and factors that account for personal income earned in the workforce,

**Textbook:** We will utilize quizlet instead of a textbook and all powerpoints will be posted on Schoology after their completion in class. You must create a free account on quizlet if you do not already have one.

**Supplies Required:**

* 1 inch binder
* Loose leaf paper
* Pen/Pencil

**Grading**

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| Summative Assignments | 60% of final grade | Unit tests & projects |
| Formative Assignments | 40% of final grade | Classwork assignments (vocab, test reviews, daily practice assignments, etc.), vocab quizzes, unit material quizzes |
| Final | 10% of final grade | At the end of the term, the Final Course Average is calculated with 90% (semester grade) and the Final Exam, 10% |

**Late Work** I will give you more than enough time to complete your assignments in class, you should not typically have homework. If an assignment requires more time I will either let you take it home to finish or give you more class time. So if any assignment is not completed in class it is due to poor time management in class. Therefore, I do not allow you to take an assignment home and turn it in late. You will turn in whatever you completed that day in class and that will be graded as is.

**Attendance** You are responsible for notes, handouts, information and assignments given in class.  Therefore, your grades may be affected if you are not present in class.  If you are absent, it is YOUR responsibility to check Schoology for any assignment you may have missed. Class time will be used to pursue that day’s objectives and will only rarely afford the opportunity to address make up work during class. You are strongly encouraged to let me know if you are going to miss class beforehand, if you know, so that we can make a plan together for when work can be made up.

All tests, quizzes, and projects are announced several days in advance.

**Make-Ups/Extra Help** Summative assessments must be made-up within 5 days of the absence. Please make arrangements with the teacher in advance. The BEST time to make up a quiz or test is during your lunch.

**Exemption Policy** Students are eligible to exempt if they have a final grade of an 85 and 2 or less absences; 90 with 3 or less absences; and 95 with 4 or less absences. Absences can be both excused or unexcused. This is a major change to how it has been so please be aware.

**Cheating** Parents and students – please note: Academic integrity is a cornerstone of the educational process at Cartersville High School any student caught cheating, which is any form plagiarism on submitted work, or, during quizzes and tests, any form of communication, including, but not limited to, talking, wandering eyes, the use of hand signals / gestures, the use of electronic devices or pre-written material will result in a zero on the assignment and an automatic disciplinary referral AND WILL BE ON YOUR PERMANENT RECORD. If you are not sure what constitutes plagiarism, see me before submitting your work. NO EXCEPTIONS.

Classroom Expectations and Procedures

**CANES CODE**

1. **Commit to Excellence.**
2. **Own Your Behavior**
3. **Demonstrate Respect.**
4. **Exhibit a Positive Attitude.**

**Behavior Consequences**

All behavior consequences will be dealt with according to the Student Handbook.