DISCLOSURE STATEMENT

FINANCIAL LITERACY—2014-2015 SCHOOL YEAR

Teacher Name	E-Mail Address	Telephone Extension	Website
Mrs. Marta Diamond	martarae.diamond@jordandistrict.org	4307	www.chhs-diamond.weebly.com
Mr. Brandon Jacobson	brandon.jacobson@jordandistrict.org	4310	www.myuen.org/254512
Mrs. Mary Kay Scholl	marykay.scholl@jordandistrict.org	4308	www.scholl.weebly.com
Mr. Matthew Tranter	Matthew.tranter@jordandistric-t.org	4336	www.mrtranter.weebly.com
Mr. Robert Willardson	robert.willardson@jordandistrict.org	4389	www.willardson.weebly.com

Course Description and Objectives: This course presents the student with a practical treatment of the basic issues of day-to-day household finances. It will emphasize setting financial goals, no matter what one's personal financial situation may be, with an end towards obtaining control of one's life and achieving personal financial improvement and success. Additional topics include budgeting, use of credit, housing and transportation, insurance, the stock market, and planning for the future.

Grading: Students will be graded on the following criteria:

- 1. **Daily Assignments**. Assignments will have a specific due date and will be graded on completeness and accuracy. Students will be expected to do their own work. If the student is in class on the assignment due date and does not turn in the assignment, he/she will receive zero points for that assignment and will not have the opportunity to make up the work later. **Makeup work must be turned in within five days of the absence.**
- 2. **Preparation and participation**. *Preparation* refers to being in class on time with needed assignments, notebooks, books, pencils, etc. *Participation* refers to the student's willingness to follow directions, involvement in classroom discussions, and working on task throughout the class period. A possible of ten points will be given for each class period, based on the following:

Ten points will be given for being on time to class and on task the entire period.

Ten points will be given if the student makes up work following an excused absence.

Five points will be deducted if the student has an unexcused tardy.

No points will be given for a truancy.

No points will be given if the student is sleeping in class.

Additionally, there will be a **loss of participation points** for off-task behavior or for being unprepared. **Participation points may NOT be made up except for excused absences ("E" or "N").**

3. **Tests/Quizzes**. If a student has an unexcused absence on a test day, he/she will not be allowed to make up the test. Students with **excused** absences will be able to make up the tests ("E" or "N").

Grading weights will be as follows:

Assignments	40%
Preparation/Participation	15%
Tests/Quizzes	45%

Letter grades are assigned as follows:

Grade	Percentage	Grade	Percentage	Grade	Percentage
A	93-100%	B-	80-83%	D+	67-69%
A-	90-93%	C+	77-79%	D	64-66%
B+	87-89%	C	74-76%	D-	60-63%
В	84-86%	C-	70-73%	F	Below 60%

Attendance Policy: To receive credit in this class this attendance policy must be followed:

Students will receive a "No Grade" in class when one of the following occurs:

- ONE Truancy (requires two attendance school sessions to make up)
- THREE absences (requires one attendance school session beginning with the third and subsequent absences)
- FOUR tardies (requires one attendance school session for each two tardies beginning with the fourth and subsequent tardies)

Make-Up Work: Students will have *five school days* to make up work missed (assignments or quizzes/tests) for an excused absence. *Make-up work for truancies will not be allowed*, for either assignments or quizzes/tests. Teachers will be available for make-up work and tests, individual help, or other student needs Monday-Thursday from 7:00 a.m. through 7:35 a.m. and every day after school until 3:00.

If students are in class and do not turn in the assigned work for the day, they will receive NO CREDIT for the assignment, and makeup work will not be allowed.

Class Rules: Students will be expected to show respect for themselves, for the teacher, for other students in the classroom, and for the equipment that will be used. Class rules are based upon these expectations. Students will be expected to follow the guidelines listed in the Jordan School District Acceptable Use Policy, which each student was required to sign as part of his or her school registration prior to the beginning of the school year.

Class rules are:

- 1. Students have ONE WEEK from the date of an absence to get make-up work turned in. Makeup work will not be accepted after that time.
- 2. Students will use equipment appropriately and according to teacher's directions.
- 3. Students will follow all written and verbal directions.
- 4. No food, gum, or drinks in the computer lab.
- 5. No cell phones or other electronic devices in class, including iPods (this is a Jordan School District policy). If students break this rule, the following will apply:
 - a. First infraction: warning
 - b. Second infraction: the teacher will take the device and return it to the student at the end of the class period
 - c. Third infraction: the teacher will take the device and turn it in to the vice principal. The student will then be responsible to the administration to retrieve the device.
- 6. Students will respect others in the class. Rudeness in any form is unacceptable.
- 7. Sharing of computer assignments between students will absolutely not be tolerated. If such sharing does occur, all students involved will receive zero points on the assignment or test involved, and they will also receive a reduction in their citizenship grades.
- 8. Computer games are not allowed. Downloading of unapproved materials from the Internet will not be allowed. If such downloading occurs, the following will apply:
 - a. First infraction: warning
 - b. Second infraction: student will temporarily lose computer privileges and will be required to complete alternate work.
 - c. Third infraction: administrative action may be taken
- 9. The use of the Internet will only occur during certain portions of this class. During the remainder of the semester, Internet use will not be allowed.

Infractions of the rules will result in one or more of the following, depending upon frequency and severity of the problem: loss of daily participation points, calls home, or referral to administration.

Those students who follow the rules will receive one or more of the following: positive notes to student or parent and the option to redo a test or assignment.

Hall Passes: To cut down on unnecessary absences from class time, students will be allowed to use a hall pass no more than **twice** each quarter for legitimate purposes (5-minute limit).

Required Materials: Students will be expected to bring their own pen or pencil to class every day.

FERPA: Student information, work, and grades will be kept confidential and will not be shared without the necessary authorization as per FERPA regulations.

We are looking forward to a successful semester with your student.

Mrs. Marta Diamond Mr. Brandon Jacobson Mrs. Mary Kay Scholl Mr. Matthew Tranter Mr. Rob Willardson

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I have read and understand the disclosure statement for Financial Literacy.

I understand that I have a maximum of five school days to makeup work following an absence. I also understand that if I am in class and do not turn in the day's assignment, I will receive NO CREDIT for the assignment and will not be able to make it up.

Student Name (printed):					
Student Signature: Date:					
Parent Signature: Date:					
FINANCIAL LITERACY					
Video and Photo Release Form: Since viewing videos is part of the curriculum for Financial Literacy, we will view various videos and sections of videos. They will be carefully select to be appropriate and meaningful. These are available for parental review. The videos we may view are the following: Fun with Dick and Jane (PG-13), Confessions of a Shopaholic (PG), Wall Street 2 Money Never Sleeps (PG-13), 30 Days on Minimum Wage (FX Network) and the Pursuit of Happyness (PG-13). Business and Marketing classes involve group presentations and projects. Classroom digital photos may be taken by the students of in-class activities and field trips when appropriate and necessary. Please check one:					
Parent/Guardian Signature: Date:					