

## **CHEATING**

1. Copying work will not be tolerated. **A zero grade** will be given to all parties involved in this poor choice of judgment.
2. Upon the second incident of cheating, a referral will be given to your assistant principal, and your parent will be notified of the exact details.
3. You cannot make-up any Formative or Summative work in which cheating was involved
4. Any incident of cheating will now disqualify an individual from consideration as valedictorian and salutatorian per Dearborn Public Schools policy.

## **GRADING METHOD:**

**80% Summative** -Tests, Quizzes, 6+1 writings, Projects, etc.

- Final Exam represents 10% of the overall grade

**20% Formative** — Notebook, Bellwork, Assignments, and Participation

## **GRADING SCALE:**

A 100-93	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- 62-60	E 59-00

## **Important Class Resources**

### **Class Blog**

<http://iblog.dearbornschools.org/farhoud/>

Contains daily agendas, classwork, worksheets, review materials, videos, etc.

### **iLearn: Personal Finance -Mr. Farhoud**

<http://moodle.dearbornschools.org/course/view.php?id=263>

Contains quizzes, tests, review materials, and notes.

**Please date and sign below to acknowledge  
you have reviewed the course syllabus.**

DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ HOUR: \_\_\_\_

\_\_\_\_\_  
STUDENT NAME PRINTED

\_\_\_\_\_  
PARENT SIGNATURE

### **Contact Information:**

**Mr. Farhoud**

**Phone: 313-827-7506**

**E-mail:**

**farhoua@dearbornschools.org**

**Fordson High School  
Personal Finance  
Mr. Farhoud**



## **COURSE DESCRIPTION**

This one semester course emphasizes the basics of budgeting, saving, checking, investments, credit, the wise use of insurance, and preparing income tax returns. The course is designed to equip the student with the skills and competencies necessary to make well informed financial decisions to achieve personal financial success. The majority of assignments emphasize math skills which involve problem-solving and critical-thinking components. Online simulations, Google Sheets, and iLearn are utilized throughout the course.

## **CLASSROOM MANAGEMENT**

The student is to be on time, in an assigned seat and beginning work by the time the bell rings. You are **tardy** if you are not in your seat **when the bell rings**. Please stay in your seat for the entire class period. Standing by the **door**, either before or after class, mandates a **deduction** in class participation.

The student will come to class prepared to work by bringing all needed materials. **Every day – you must bring a notebook and a pen/pencil to class**. Failure to bring supplies or place the class book on the correct desk will result in a **2 point** deduction in class participation for each infraction.

Obtain teacher recognition before speaking. Do not talk when the teacher or an acknowledged student is speaking. Please raise your hand to let me know that you have a question, and be patient! There are other students who may need assistance. Respect the authority of the teacher(s) and the rights of all students to be heard and learn.

Electronic devices such as cell phones, iPods, or similar items are to be turned off and stored out of sight in purses pockets, or backpacks. Usage will result in one of the following: Point Deduction/No credit/Detention/Call Home/Referral

Please **treat others as you wish** to be treated. This philosophy can be examined in the Dearborn School District **Core Values**.

Please follow all rules in the Fordson High **Student Handbook**. For example, no drinks, food, or **hats** in the classroom.

**Passes** are only provided upon request from the office. A pass request will result in a 2 point deduction in daily participation and a tardy or late.

**Disruptive** behavior will **not be permitted**. **NO means NO!** Please do not repeat a request that has already been denied by the teacher.

<b>Course Outline and Pacing Guide</b>	
Introduction to Course Syllabus & Pretest	Week 1
Discounts	Week 2
Percent of increase/decrease	Week 3
Simple interest	Week 4
Compound interest	Week 5
Property taxes	Week 6
Bank accounts	Week 7-8
Consumer credit	Week 9-10
Calculate wages	Week 11-12
Career Planning	Week 13
State & Federal Employment Taxes	Week 14
Taxation & 1040EZ preparation	Week 15
No-fault & Optional Auto Insurance	Week 16
Investments & Returns	Week 17
Review and Final Exam	Week 18

## **ATTENDANCE:**

Regular **attendance** is required, as per the FHS policy. When you **miss a class, you are responsible** for obtaining and completing the daily assignment. **NO make-up work** is allowed for students on days which they have unexcused absences. Check the class blog for information pertaining to the days you were absent.

## **EVALUATION:**

**Bell work** (formative) is to be completed during the time allotted. Bellwork not completed within the time constraints, will not be given full credit. Arrive early and begin working immediately. If you do not arrive to class on time, your bellwork will not be given full credit.

**Classwork/Homework** (formative). It is the student's responsibility to complete work to the best of their ability. It may be necessary to complete some assignments after school if you cannot finish during class or if they are given as homework.

**Notebook** (formative). Your notebook should be up to date and available for inspection at all times. Late notebooks may receive half credit or no credit at the instructor's discretion.

**Class Participation** (formative). You are initially given 90 points. Class participation and responsibility are very important parts of this class. You need to be here, ready to participate, every day to do your best in this course. Your participation log is your responsibility and should be complete and on time.

**Two points** will be deducted from class participation **for every absence, late, tardy, or disruptive behavior** you have in class.

**Quizzes/Tests** (summative). Throughout the year students will be required to take quizzes and tests related to the formative work covered in class. Some of these quizzes and test will be in the classroom and some will utilize the Internet. It is important that students complete and review their classwork and notes prior to taking quizzes/tests.

**6+1 writings and Projects** (formative/summative). Various 6+1 writings and projects will be given during the semester. It is important that students adhere to the grading rubrics which will be provided and manage their time accordingly.

**Extra Credit** (formative and summative). Opportunities exist throughout the semester for students to earn extra credit. These opportunities are available to all students and no special individualized arrangements will be made.