

# Personal Finance

Dorman High School  
Business Education Department

**Credit:** 1 unit  
**Prerequisites:** None

**Instructor:** Stacie Phillips  
**Phone:** 864-582-4347 (1210)  
**Email:** [phillisd@spart6.org](mailto:phillisd@spart6.org)

## **Course Description:**

This course is designed to introduce the student to basic elements of finance: budgeting, obtaining credit, maintaining checking accounts, computing payroll, recording business transactions, and applying computer operations to financial management.

## **Units of Instruction:**

- Preparing a Budget
- Managing Checking and Savings Accounts
- Understanding Credit
- Processing Payroll
- Purchasing Personal Assets
- Real Estate and Mortgage
- Investing
- Insurance

## **Behavior Expectations:**

1. Please be in your seat when the bell rings.
2. Work quietly.
3. Show respect to everyone.
4. Follow directions the first time they are given.
5. No food or drink is allowed in the computer lab at any time.
6. Keep all papers/handouts in your notebook and take them with you at the end of class. You will not receive additional copies of handouts. Keep your desk and area free of trash and scrap paper. Throw away all unwanted paper and printouts in the recycle bin.
7. Remain seated until the end of the period. Push your chair in when exiting the classroom.
8. Do not use perfume or lotion in class. Lotion is available if needed.
9. When working on the computers, do not access the internet without prior permission.
10. Use the restroom between classes.
11. Bring all needed materials to class each day.
12. We must take care of our equipment. Vandalism will not be tolerated. If you note any problem/discrepancy with your computer, it is your responsibility to report it to me immediately. You will be instructed on the proper way to bring up and shut down the computers. Do not attempt to troubleshoot or ignore the correct procedures.

**ALL SPARTANBURG SCHOOL DISTRICT SIX AND DHS RULES OF CONDUCT  
WILL BE ENFORCED AT ALL TIMES**

**Supplies:**

- 1" three-ring binder
- 5 colored dividers
- Paper
- Pen (blue or black) or Pencil
- Calculator

**Administrative Requirements:**

1. *Tardiness Regulations:* Class starts as soon as you walk in the room. Come prepared to work from bell to bell. I will strictly enforce the DHS tardy policy. Refer to your handbook.
2. *Attendance:* Refer to your handbook.
3. *Make-Up Work Policy:* If a student is absent, it is the responsibility of the student to see me on the day of his/her returning to reschedule make-up work and get missed assignments. All missed work must be made up within 5 days of returning to class. Work not completed within the appropriate time frame will result in a zero for the assignment.
4. *Extra Help:* If you are having difficulty with some aspect of this class, please let me know. If I don't know there is a problem, I cannot help you.
5. *Ethical Behavior:* Students are expected to exhibit honest and ethical behavior. Any deviation from academic integrity will result in consequences. This includes submitting work of another person and representing it as your own as well as any malicious use of computer resources.
6. *Internet:* A parental permission form must be on file before you may access the internet. Any student caught using the Internet without authorization of the teacher will result in administrative discipline.
7. *Assignments:* There will be an assignment posted in the classroom or an ongoing assignment to be worked on each and every day. Scheduled tests and assignments will be posted, and you should record them in your planner.
8. *Progress:* Progress reports will be sent out during the middle of each grading period. Report cards will be sent out at the end of each grading period. Parents will be contacted as needed to report your progress.  
*Grading Policies/Procedures:* You are expected to complete all learning assignments and grades are given based on work completed. Expect unannounced grades from class lectures or activities. Each day you need to think about (mental practice) what keys we took up, what finger was used, what format order, etc.

**Evaluation System:**

|       |     |
|-------|-----|
| Daily | 80% |
| Tests | 20% |

**Rules and Requirements:**

We have read and understand the rules and requirements for this class.

Student's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Internet Access Contract:**

Only the students who have been approved and have signed a contract will be allowed to access the Internet. This contract must have parent approval and be on file in the classroom before access will be approved.

**Student Assurances**

While I am researching information on the Internet, I will:

- Ask permission of the teacher before using the computer.
- Not attempt to send email or register my name, home address or telephone number at any location on the Internet.
- Not attempt to download or save files to the computer hard drive or the floppy disk drive without pre-approval by the teacher.
- Not insert or bring a storage device from home or download anything not pre-approved.
- Obtain permission of the teacher to print pages of the Internet.
- Use the Internet session for legitimate educational purposes.

**I UNDERSTAND THAT THE MISUSE OF THE INTERNET IS IN VIOLATION OF THE RULES STATED ABOVE  
ANY INFRACTIONS WILL RESULT IN IMMEDIATE DISMISSAL FROM INTERNET ACCESS  
THERE ARE NO SECOND CHANCES AND NO REINSTATEMENTS**

Student's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**I GIVE PERMISSION FOR MY CHILD TO CONDUCT RESEARCH UNDER THE CONDITIONS DESCRIBED ABOVE**

Parent's Signature: \_\_\_\_\_ Date: \_\_\_\_\_