



**Bigfork High School Business  
Department  
Personal Finance Course Syllabus  
Mr. Hollow  
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**COURSE OVERVIEW:**

The goal of *Personal Finance* is to help students to become financially responsible, conscientious members of society. To reach that end, this course develops students' understanding and skills in such areas as money management, budgeting, financial goal attainment, the wise use of credit, insurance, investments, and consumer rights and responsibilities.

This course will give students the tools and resources needed to make wise financial decisions. Students will analyze their personal financial decisions, evaluate the costs and benefits of their decisions, recognize their rights and responsibilities as consumers, and apply the knowledge learned to financial situations encountered later in life.

**CONTENT:**

Introduction to Finance  
Values, Needs vs. Wants and Goal Setting  
Budgeting and Spending Plans  
Career Development  
Paychecks and Taxes  
Insurance  
Economics and Global Business  
Credit  
Housing  
Consumer Decisions  
Depository Institutions  
Savings  
Investing and Retirement Planning  
Identity Theft and Consumer Protection

Virtual Business - Personal Finance online simulation teaches key personal finance concepts. Because students track personal behavior and spending habits (finding an apartment, finding a job, getting a bank account, paying taxes, and more) of their simulated character, students retain more personal finance knowledge. This sim is ideal for teaching personal finance, financial literacy, career skills, and life skills.

## **CLASSROOM EXPECTATIONS:**

### **BE ON TIME!**

If you are late to a job in the real world you will get fired. Please be respectful and courteous and be on time.

### **BE RESPECTFUL**

Be a positive person in class by being enthusiastic, curious, and kind. Treat others how you want to be treated.

### **WORK HARD AND TRY YOUR BEST**

Work hard, be your best self, and have fun learning. You will get into this class what you put into it!

### **COME PREPARED**

Each day bring your computer (you will use it daily), computer charger, class material, and a writing utensil.

### **FOOD/DRINKS**

If you bring it in, please take it out. Clean up after yourself. Drinks must have lids on them and be kept on the floor away from the computers.

### **CELL PHONES**

Cell phones are to be used in school during passing periods and lunch. Please put your phones in the cell phone caddie in the back of the classroom.

### **DRESS FOR SUCCESS**

Each Wednesday students can earn 5 extra credit points for dressing in professional business attire. You are not required to participate in this.

I am very excited for this upcoming year. I look forward to teaching and learning with you. Let's make the 2022-23 school year the BEST year yet.

Students Name PRINTED X\_\_\_\_\_

Student's Signature X\_\_\_\_\_

Parent's Signature X\_\_\_\_\_

