High School

Personal Finances

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Tutoring hours: by appointment

**Description:** This class is intended to give the students an introduction to the what, when, how and why of managing personal finances. The subjects covered assume that the student will soon be no longer fully financially supported by their parents. Whether they will soon go off to college or on their own working in the big RW (real world!), the students will learn how and why to manage their finances. Topics will include developing and living within a budget, saving for retirement (yes already!), investments and the risk/reward balance, various insurances, credit scores, credit cards, loans and interest expense, various taxes soon to be faced, etc.

The goal for this class is to help your child obtain an introductory understanding of the topics and better prepare them to live financially fully or partially on their own upon graduation from high school. We will not cover doing wash, cooking, mowing the yard, etc. Too much shock at one time may be unhealthy!

 **Classroom Norms and Expectations:** To be the right fit for this class, your child should have a basic understanding of math concepts and probably within a year or two of high school graduation. Class participation is crucial and expected and, in order to get the most learning and enjoyment out of this class, students should be prepared with completed assignments. I will provide an uplifting, engaging, and respectful classroom environment and I expect each student to provide the same respect for others in return.

**Assessment/Grading:**

Classroom Participation/Discussions = 30%

Quizzes/Test = 30%

Homework = 20%

Research Papers / Presentations (2) = 20%

**Materials:**

Notebooks, pens/pencils to take notes. Handouts and texts needed will be copied and provided for each student. The copy fee is $20 payable to John Crockett.

Special Note: I plan to introduce these subjects to the students gently. (I don’t want any of them trying to climb back in the womb!!!!) I will make the subjects fun with classroom exercises and real-life examples whenever possible. I will provide positive feedback and encouragement to your child. Leaving home to college or work or the military, whatever it may be, is a big step for our children. Hopefully this class will better prepare them to get off to a good start in their next phase of life. Please contact me any time with any questions or concerns.