

**COURSE:** Financial Math

**TEACHER:** Mrs. Andrea Salisbury

**EMAIL:** [asansing@conejousd.org](mailto:asansing@conejousd.org) (checked regularly)

[asansing@learn.conejousd.net](mailto:asansing@learn.conejousd.net) (checked rarely)

**WEBSITE** Google Classroom

**TEXT:** Mathematics for Business and Personal Finance. Walter Lange and Temoleon Rousos, Glencoe

**COURSE DESCRIPTION:** Students will develop personal financial literacy skills using basic level mathematics and algebra. Students will complete a variety of activities inside and outside of the classroom. Students will use a variety of technology, including calculators and spreadsheets.

**CLASS INFORMATION:** Important class information will be given during class and/or on Google Classroom, including schedules, homework assignments, project due dates, and reviews.

**SUPPLIES:** Students will need to come to class prepared every day with a supply of paper, pens, pencils, and highlighters. Students will also need to bring their covered book on each day indicated on the schedule. Students should know their login and password for the school computers, online textbook, and Google Classroom.

#### **CLASSROOM EXPECTATIONS:**

- All students are expected to come to class prepared to learn (see supplies list above).
- Students are to bring to class everyday their **covered** textbook, pencil, pen, paper, and highlighters.
- Students are to be attentive during lectures and take proper notes.
- Students will participate in classroom activities to the best of their abilities.
- No electronic devices are allowed to be out during class at any time. *Having electronic devices visible during a test or test corrections will result in an academic dishonesty action.*
- No food allowed. Covered drinks only.
- Disruptive behavior will not be tolerated.

#### **CHAPTER/UNIT PACKETS:**

Each unit/chapter, students will be given an assignment sheet that lists topics and assignments (including homework). They will use this, along with other handouts and their own paper, to create unit/chapter packets. These packets will consist of, among other things, warm-ups, notes, homework, unit/chapter reviews, and classroom assignments. Packets will be collected and graded on the day of the unit/chapter test unless otherwise specified.

#### **HOMEWORK:**

- A chapter/unit packet cover sheet with a schedule of assignments is given each unit (see Chapter/Unit Packets above) and is also posted online and in the classroom.
- Answers to the previous day's HW will be shown and I will go over questions students have on the previous day's homework.
- Homework is to be completed before the student enters the class and corrected while the class is going over homework.

Homework will be checked daily for completion

- Assignment must be completed and out on the student desk at the beginning of the period
- Work must be neat, legible, complete (work must be shown, figures and drawings included)
- Covered textbook (in a textbook assignment) must be out and open to the assignment's corresponding page
- Name, period, and assignment must be displayed on the page.
- Each checked assignment is worth 2 points unless otherwise specified.
- Late homework will be given half credit. The absolute last day for late homework for each semester is the last school day before final exams. Once an assignment is submitted late, it cannot be resubmitted.

### **CLASSWORK:**

Classwork assignments may also be collected and graded on the day the classwork is assigned and completed. These assignments are worth 2-10 points each and must show all work. This class is very 'hands-on', and classroom learning is key to understanding. Classwork includes, but is not limited to, warm-ups, quick writes and draws, notes, individual and group activities, and test/quiz corrections.

**PROJECTS:** Financial Math is a project-oriented class. A large project will culminate most chapters/units, and there may be smaller projects sprinkled throughout. Projects may be individual, group, or partner projects and involve the use of computer programs and graphing calculators. Many of the projects involve research out of class. Projects are usually referenced on the assignment sheet and directions are on Google Classroom. For most projects, students are given time in class to work with peers and receive help from the instructor. Students who are absent will miss this opportunity for valuable instruction and assistance.

### **TESTS/QUIZZES/FINAL EXAM:**

Quizzes are given occasionally and will contain multiple choice, true/false, and free response type questions.

Tests are given at the end of most major units and may be a mixture of multiple choice and free response questions.

Projects will be given regularly throughout the semester.

Final The semester final will cover all topics covered in each semester.

### **LATE WORK:**

For late homework policy, see homework section above.

Most assignments are accepted late for the following penalty:

10% of earned points deducted each school day late for up to 3 days.

3+ school days late: 70% of earned points deducted

Once an assignment is submitted late, it cannot be resubmitted.

The absolute last day for late work for each semester is the last school day of the week before final exams. The final exam review is due on the day of the final and is not accepted late. Any assignments due within 6 school days of the final exam will have its own late work policy given in class. Students cannot receive a score lower than a 0%.

Anything originally submitted through Google Classroom needs to be resubmitted through Google Classroom. Everything else should be placed in the 'Late Work' box in the classroom. Late work will be graded by the end of the semester at MY convenience, not yours.

**EXTRA CREDIT:**

There will be several opportunities for extra credit assigned to the entire class. No more than 1% of overall grade may be earned from extra credit in one semester. No extra credit will be accepted late.

**GRADING:** Progress grades are posted on Q. Grades are based on overall points for the entire semester. It is the student's responsibility to check progress throughout the semester.

<ul style="list-style-type: none"> <li>• Classwork: 2-10 points per assignment</li> <li>• Homework: 2 pts per assignment</li> <li>• Quizzes: 3-49 points</li> <li>• Tests: 50-100 points</li> <li>• Projects: 20-100 points</li> <li>• Final: 150 points</li> </ul>	<p>The grading scale is:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: right;">89.5-100%</td> <td style="text-align: left;">A</td> </tr> <tr> <td style="text-align: right;">79.5-89%</td> <td style="text-align: left;">B</td> </tr> <tr> <td style="text-align: right;">69.5-79%</td> <td style="text-align: left;">C</td> </tr> <tr> <td style="text-align: right;">59.5-69%</td> <td style="text-align: left;">D</td> </tr> <tr> <td style="text-align: right;">59.4 and Below</td> <td style="text-align: left;">F</td> </tr> </table>	89.5-100%	A	79.5-89%	B	69.5-79%	C	59.5-69%	D	59.4 and Below	F
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**ABSENCES AND TARDIES:**

- Because of the hands-on nature of this class, attendance is crucial to success.
- WHS attendance policy will be followed.
- Students who are not in their seats when the tardy bell rings will be assigned a tardy.
- Students who need to leave class to get books or supplies may also be assigned tardy.
- Students tardy or gone from class for more than 15 minutes will be assigned an absence.
- Students who are absent from class for more than 30 minutes for school activities or sports will be marked absent. Please see the attendance office to clear such absences.
- Students who expect to be absent on a test day due to a sport or school activity need to see me ahead of time to arrange an alternate test time.
- Students who are only absent on review days are still expected to take the test with the class.
- Students who are absent on a test or quiz day must take the test/quiz in class on the day they return to school.
- Assignment sheets are posted online, and absent students are expected to keep up with classwork and homework. Absent students should get notes from a classmate or my website when they return to class.
- Long-term projects due dates are not altered for absent students. Students still need to submit the assignment online or have it brought to class by some mean.
- There are some class activities that cannot be made up, such as computer labs and classroom discussions; students absent during such activities will receive no credit for the missed activity. The only way to make up missed points for these assignments will be the extra credit assignments given throughout the year.
- Students who are absent for extended periods of time should try to keep up with assignments as posted, then meet with me upon their return to schedule any make-up work or tests/quizzes.

## **ACADEMIC DISHONESTY:**

All school and district policies regarding academic dishonesty will be followed. In this course academic dishonesty includes but is not limited to presenting others work as your own (copying HW or CW), sharing and/or receiving answers to tests or quizzes either during or outside the class, using unapproved devices (mp3 players, phones, recording devices, cameras, etc) during test or quizzes or test corrections, storing answers in approved devices (graphing calculators), and changing answers after a test has been scored.

### **Academic Honesty (Bd. Pol. 5131.9)**

*Definition:* Academic Dishonesty is a deliberate attempt to disrupt the learning process by misrepresenting another's work as one's own. Dishonesty during tests or classwork includes unauthorized communicating; copying materials or allowing another student to copy; using prohibited notes or devices; obtaining prior knowledge of test content; and/or removing or distributing all or part of any test. Copying another person's assignment; providing homework/classwork for another student to replicate; plagiarizing or submitting a paper or project which is not one's own work; and submitting falsified information for grading purposes are also examples of dishonesty.

#### *Consequences:*

##### First Infraction

- The teacher will conference with the student and record a zero for that assignment.
- Within five school days, the teacher will notify the parent and send a referral to the appropriate administrator noting the infraction.
- The student will be placed on contract, with the understanding that a second infraction in the same or any other class will result in the student's removal from the course in which the second infraction occurred. The contract will remain in effect for two years from the date of infraction.

##### Second Infraction

- The teacher will send a referral to the appropriate administrator noting the infraction.
- Within five school days, the parent will be notified, and the student will be removed from the course and placed in a Study Hall with a failing grade for the semester.

## **EXTRA HELP:**

WHS has a Math Center where students can obtain free peer tutoring most lunches and occasionally after school. Details are posted in my classroom and on the WHS website. Additionally, I will be available approximately one day a week during lunch. Available dates will be posted in class.