**CP Financial Planning**

**Spring 2014**

**Instructor:** Mrs. Kathy Focht **Office Hours:**

**Room:** D425 · 7:00 am

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**Phone:** 610-670-0180 X5035 · Select days after school

· By appointment

**A High School Finance Class, every adults dream!**

**Money Management is a Learned Skill!**

This is a course every adult wishes was offered at their high school when they were a young adult! An opportunity to earn how to successfully manage money when you are just starting out in life. Money management is a learned skill!

Here are some of the things you will learn:

Credit when used wisely enhances our lives. Very few people can buy a home or car or finance their education with cash. But, they can buy everyday items with cash and avoid the pitfalls of credit cards. When taking out a loan there are ways keep the overall cost of credit as low as possible.

Not only can you work to make money, your money can work to make more money. Compound interest makes your money work for you! Additionally there are many places to put your money that it can earn more for you than a bank account.

Insurance is often complex and confusing to many. A clear understanding of the language can make navigating insurance easier.

Taxes, a life requirement. A walk through a 1040EZ will show you that it taxes don’t need to be dreaded.

**Course Objective:** *By the end of this course students should be able to*

* Use Credit wisely.
* Determine their needs for financial services and shop for an organization that meets those needs.
* Take advantage of various form of financial thier education including
  + grants
  + loans, subsidized, unsubsidized and private
  + scholarships
  + other forms of financial aid
* Make basic investment decisions and know how to seek advice.
* Make informed decisions when selecting insurance.
* Complete a 1040 EZ.
* Protect their assets from identity theft and other deceptive activities

**Academic Integrity**

The Center for Academic Integrity defines academic integrity as "a commitment, even in the face of adversity, to five fundamental values: honesty, trust, fairness, respect, and responsibility."

**Student Responsibilities for Learning (what I expect from you?)**

* Attend class regularly, arrive on time.
* Actively engage in class.
* Ask questions for clarification of concepts or assignments.
* Turn in complete work.
* Assess your progress regularly and respond promptly to address any deficiencies or weaknesses.
* Accept the consequences when you do not meet your responsibilities as a student.

**Teacher Responsibility for Teaching** (what do you expect of me?)

* Control Classroom
* Be fair, honest and encouraging
* Provide examples, clarify assignments
* Engage class and have fun
* Make sure everyone fully understands everything.

**Class Procedures**

* **Participation**
  + Active participation in class activities, discussions and assigned work will provide you with the best opportunity for learning.
* **Electronic Devices**
  + In order to facilitate the learning environment, all electronic devices are to be set to silent mode and put away the entire time you are in the room, unless you are asked to use them as part of class activities.
* **Classwork**
  + All classwork and homework is to be turned in on the due date.
* **Retake Procedures**
  + Please see the High School Retake Procedures
* **Grading**
  + Please see the High School Grading Procedures
* **Passbooks and sign-out** 
  + Please present your passbook when asking to leave the classroom for any reason. Sign out and back in each time.
* **Classroom Resource**
  + Class copies of books, adding machines, computers and other items in the classroom are provided for the use and benefit of all students. Please neatly return all items to their proper place when you are finished using them.
  + Computers are to be turned off, plugged in to their power cord and neatly placed in the cart after each use.