

# Money Management

**Instructor: Mrs. Daley**

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## **Course Description**

This course gives students a consistent framework for thinking through financial choices in order to improve their well-being. Decisions require action. Students who **take charge** of their finances are better prepared to invest in themselves and cope with the financial ups and downs that life will bring. An activity and project-based approach will be used.

## **Course Overview**

***Throughout this course, students will learn:***

- Personal goals and values are the foundation of personal finance
- Invest in yourself (human capital)
- The ongoing association between your present-self and your future self
- The value of money changes over time
- Compound interest makes savings work for you, and borrowing work against you.
- Opportunity costs and tradeoffs are inherent in every decision you make.
- Risk and return are inherent in financial investing
- Take steps to protect yourself from the unexpected (fraud, insurance, etc.)
- What you look like on paper (credit report, spending plan, etc.)

**Grading:** *based on a total point system*

- Quizzes/Tests
- Homework
- Programs/Projects

## **Rules of the Classroom:**

- Come prepared --- pen/pencil, folder with pockets, marble notebook everyday
- Respect the teacher's requests
- Respect your fellow classmates
- Passes are only given out for an emergency
- Be on time
- No cheating (as per MRHS Honor Code)
- No food or drink is allowed
- No vandalism

## **YOU ARE RESPONSIBLE FOR WORK MISSED.**

\* If you are absent the day of a test, you may be required to make it up the day you return.

## **Extra Help:**

I am available in the morning and some days after school for help. Arrangements must be made a day in advance for extra help.