

Financial Literacy

Disclosure Statement

Year 2011-2012

Coach Clements

Room-B8

Name \_\_\_\_\_

**Philosophy-** Financial literacy may be one of the most important classes you may ever take. This class is a basic class about finances. Things that may help you during your life when it comes to money and your well being will be discussed and studied. I believe that this class may build a solid foundation for your future and by implementing some of these suggestions you may find financial security.

**Text- Personal Finance-** We have a problem with the availability of textbooks, we only have a classroom set for over 100 students in three different classes. You will not be able to take a text home. All of the reading and most of the assignments will be completed during class time.

**Personal Expectations:** You are expected to be to class every day on time with a notebook, and a pencil or pen. You are expected to complete all homework and in class assignments on time. You are expected to act appropriately in class, pay attention, and participate in all discussions and activities. Doing these things will improve your ability to earn a good grade. Grades are earned, not given. You will be rewarded with the grade you earn.

**Reading or Study Assignments:** There will be study assignments or reading assignments assigned almost every day. These must be completed on time.

**Homework or Assignments:** These assignments will be assigned during class and will be due on our next scheduled day.

**Quizzes:** Quizzes may be given at any time on any information we are in the process of studying. We will also have a current events quiz at the end of every week either on Thursday or Friday. These quizzes will be 10 questions worth 2 pts. each, for 20 pts possible each week. These are oral quizzes and cannot be made up. These quizzes will come from the newspapers or articles we have looked at as a class that week.

**Exams:** A major exam will be given on each chapter and will count heavily on your grade.

**Makeup Work:** There is no makeup of oral quizzes!!!! If you miss a classroom assignment or homework it must be made up within five days of the students return to class. If made up on time the next class period full points will be awarded. If it comes in two or three days later

**the student may only receive 75% of the total points. If a student misses an exam it must be made up the next time the student is in class.**

**Attendance:** Attendance is very important since almost everything is done during the class time. If you are school excused, I will consider that. If you have a death in the family, you are ill, or at a doctor's appointment come and talk to me. Communication helps in these matters. If you miss class for some other reason you cannot make anything up.

**Grades:** Grades are determined by the total amount of points accumulated by the student at the end of each term. The number possible for each exam, quiz or assignment will be determined by the highest score achieved by a student. At the end of the term the total amount of points earned will be divided by the total amount possible to determine the % earned.

**Grading Scale:**

93% and above is an A	70%-74% C
90%-92% A-	65%-69% C-
87%-89% B+	60%-64% D+
83%-86% B	55%-59% D
80%-82% B-	50%-54% D-
75%-79% C+	49% and below is an F

**Classroom Rules:**

- 1- Be to class every day on time.
- 2- Complete all exams, quizzes , and work on time.
- 3- Obey the attendance and citizenship policies.
- 4- No hats or inappropriate clothing.
- 5- Bring a pencil, pen, text, and notebook every day.
- 6- Take care of the restroom and drinks before class.
- 7- No food or drink allowed in classroom.
- 8- No cell phones, I pods, or things that may detract from the learning process.
- 9- Do your own work all the time. Cheating will be not be tolerated.
- 10- Respect the teacher, other students and yourself. Harassment of any kind will not be tolerated.

## Disclosure Statement

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I have read this disclosure statement and I understand what is expected of me so I may pass this class and earn a grade.

**Coach Clements**

***Student Signature:*** \_\_\_\_\_

I have read this disclosure statement and I understand what is expected of my student.

***Parent Signature:*** \_\_\_\_\_