

Consumer Education Course Syllabus

Morrisonville High School Fall 2007 5th Hour Room 118
Bob Montgomery, Instructor coachm@mohawks.net School Ext: 1021

Course Textbook: *Consumer Education & Economics* Glencoe

Web Page: <http://mhs.mohawks.net/current/coned/coned.htm>

Course Description

In this beginning level course, students learn about their rights and responsibilities as consumers. They discover how personal goals and values affect their choices; how they can develop reliable decision-making skills for spending, saving and investing; how they can evaluate alternatives in the marketplace; and how they can maximize their resources. Students will practice and apply their skills in critical thinking, decision-making, and resources management as it relates to their own living expenses.

The course will deal with four general areas: understanding our economy, career choices, managing family and personal finances, and making well-informed purchasing decisions. Career exploration will focus on using decision making to investigate career fields, community and workplace settings, and develop a job portfolio illustrating personal qualifications necessary to obtain employment. Specific lessons on personal economics and finance include earning money, spending and saving money, working with money and getting and using credit.

Course Objectives

- Develop understanding of consumer roles, rights & responsibilities
- Explore personal interests and identify career choices that are compatible with those interests
- Develop understanding and use decision-making strategies
- Develop understanding of the role of advertising in a market economy
- Develop understanding and utilize comparative shopping techniques and resources
- Develop money management skills
- Develop understanding of and create a budget
- Develop understanding consumer credit
- Develop understanding savings and investments, including the stock market
- Develop understanding of the types and role of taxation
- Develop understanding of types and choices of auto insurance

Required Materials: Student must bring their Student Agenda, Textbook, Notebook & writing instrument to each class. Students are expected to know network password & manage any passwords assigned for Internet activities.

Classroom Procedures:

- Students will be permitted two hall trips per quarter without penalty. These trips include locker or bathroom “emergencies.” Students must have their Agenda and a signed pass to leave class. Any additional trips will require a 30 minute classroom detention
- Students are expected to be on time and prepared for class. Please note class participation evaluation attached.
- Students are responsible for missed classes and assignments. Students who have missed a class will have two days from their return to make up assignments for full credit.
- Students evaluate and verify the condition of textbooks at the beginning of the semester. Students will be held accountable for any damage to their assigned textbook.
- Assignments must be turned on date due at the time they are requested. An assignment turned in after that time will be considered late and the grade will be reduced by 25% for the 1st two days and 50% beyond that time.

Grading Procedure: *The grade will be a made up of the following:*

Tests (Approximately 5 per quarter)	45%
Homework	35%
Quizzes	10%
Participation (Including Student Planner)	10%

Grading Scale:

A+	100-99	B-	86-87	D+	75-76
A	95-98	C+	84-85	D	72-74
A-	93-94	C	79-83	D-	70-71
B+	91-92	C-	77-78	F	0-69
B	88-90				