

# Course Syllabus

## Financial Literacy: Foundations in Personal Finance

### H.O.M.E. Group 2018-2019

Instructors: Tammie Barrett & Josie Burke

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Start Date: September 14, 2018  
End Date: May 17, 2019

Class Times: 10:00-11:30am  
Schedule II: Teaching Classes  
Schedule I: Tutoring

Cash Cost: \$50 Tuition + \$10 Material Fee – Textbook and supplies purchased by student separately. (See note to Parents under Evaluation and Grading for more information).

SOARCE Cost: N/A

### Instructor Biographies

#### Tammie Barrett

I have a Bachelor of Science in Business Administration and prior to having children and beginning this wonderful homeschool journey, I worked in human resources for eight years. Teaching this personal finance class has been a blessing. I look forward to working with your children as they learn to be good stewards of the money God will entrust to them. I am an active member of Cornerstone Baptist Church. My husband and I have been married 26 years and we have three sons: Christopher, Caleb, and Connor. We have enjoyed being a part of H.O.M.E. since 2009.

#### Josie Burke

I took my first personal finance class in college and was determined to stay out of debt and be smart with money. Since then, I have taken two more personal finance classes through other organizations and am absolutely convinced that learning how to handle money and finances at an early age leads to healthy money attitudes and habits. It is my deep desire to encourage and teach the next generation to be debt-free and adept at handling money so that they can be free to follow God in whatever direction He leads. I graduated from Texas A&M in 1995 with a Bachelor's in Psychology, then completed the graduate program at TMATE in 1998 in Teacher Education. I became a Licensed Certified Educator by the Texas State Board of Education in 1998. I married Sean 22 years ago, and together we have four children - Alison, Josh, Kathryn, and Liam. We began homeschooling in 2006 and H.O.M.E. in 2013.

### Course Description

This course is designed to empower students with knowledge and to become financially literate and competent in the areas of saving, budgeting, understanding credit and debt, insurance, investing, income taxes, and giving, so they can make sound financial decisions for life. Students should spend 30 - 45 minutes a day working on the homework packet. The majority of teaching during class is done via DVD. The DVD's are shown on our officially scheduled class days - Schedule I. On

the alternate Fridays - Schedule II - we are available and present to offer additional guidance. No formal large group instruction will take place on these days. Although not mandatory, we highly recommend students come to the classroom on these alternate Fridays to work on their finance homework.

## **Course Objectives/Goals**

- \*Reinforce academic skills such as communication, mathematics, reading, research, and writing.
- \*Help students develop flexible knowledge, effective problem-solving skills, and intrinsic motivation through the use of a variety of activities.
- \*Enhance students' financial literacy skills.
- \*Enable students to develop informed money management strategies.
- \*Stimulate interest in financial management.
- \*Inspire students from all backgrounds to achieve financial well-being.
- \*Foster an understanding and appreciation of ethical money management.

## **Textbook and Supplies Needed**

1. Workbook: Foundations in Personal Finance High School Home School Student Text, 2014 edition by Dave Ramsey ([www.DaveRamsey.com](http://www.DaveRamsey.com))
2. Three inch binder with 12 dividers (used to organize assignments and packets as the year progresses), paper, pencil or pen, highlighter, and a calculator (can also use a calculator app on a device).
3. Use of an internet-enabled computer, printer, and a parent's email address.
4. Daily access to <http://wwwFOUNDATIONSu.com>

## **Classroom Policies**

- \*In all we do, in word or deed, we will Honor God.
- \*We will be encouraging, respectful and honoring to one another in our attitudes, comments, and gestures.
- \*Use of electronics is limited to class activities only.
- \*Please be punctual and attentive.
- \*All work is expected to be turned in on or before the due date.
- \*Workbooks will be graded by parents, additional assignments and tests will be turned in for grading by instructors.
- \*Tests will be administered at home and turned in to instructors.

## **Evaluation and Grading:**

### **NOTE to Parents:**

We need your assistance in grading workbooks and administering tests. Answers to the workbook will be emailed to you after each class for you to check your students work. Tests will also be emailed and administered at home. These tests will be returned to and graded by the instructors. Please report workbook grades as number of items correct. Each blank counts as an item. Directions will be included with the sections to be graded.

*Disclaimer: We reserve the right to make changes to the syllabus and/or schedule for the class.*

**This class will be calculated as follows:**

<i>Percent</i>	<i>Letter Grade</i>
100 - 90	A
89 - 80	B
79 - 70	C
69 - 60	D
59 - 0	F

<b>Assignment Description</b>	<b>Auditing Option</b>	<b>Half-Credit Option</b>	<b>Full Credit Option</b>
Class Participation (16 Classes)	must participate	5%	5%
Workbook (12 Sections)	must have book in class to take notes	15%	15%
On-Line & Take Home Assignments (12 Packets)	N/A	5%	15%
Projects (2 major projects)	N/A	35%	30%
Tests (12 Tests)	N/A	40%	35%
Extra Credit Scripture Memory (44 verses)	N/A	up to 5% additional credit	up to 5% additional credit

**Course Weekly Schedule:**

**Formal Class Meeting** (Schedule 1) on co-op days only.

Alternate days (Schedule 2) the classroom and teachers are available. We strongly encourage students to come on these days and work on homework packets.

**Projects:**

These will be handed out with detailed grading rubrics and deadlines. The majority, if not all, of these projects will be completed outside of class.

**BUDGET PROJECT - FIRST SEMESTER**

**STOCK MARKET PROJECT - SECOND SEMESTER**