

## **Economics / Personal Finance**

Mr. Green – Room 112 A

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Welcome to my class! This semester will be divided into two, nine-week courses for which you will receive ½ credit for Economics and ½ credit for Personal Finance (Total = 1 Credit). Both are required for graduation.

These are very practical courses. You will study key concepts of economic theories and the reasoning used by consumers, producers, savers, investors, workers, and voters to determine the use of available resources. In Personal Finance, you will learn how individual choices directly influence your occupational goals and future earnings potential.

### **Supplies Needed**

- \$ Chromebook / Laptop
- \$ Notebook Paper (Spiral bound or 3-Ring Binder)
- \$ Pens / Pencils
- \$ Optional: Graph Paper, Colored Pens/Pencils

### **Expectations**

- \$ Be prepared to begin class when the bell rings
- \$ Cell Phones should be off and stored in a backpack (not on desk, in lap, in pocket, etc.)
- \$ Always have pen or pencil and notebook paper
- \$ Bring your Chromebook / Laptop to every class (Charged)
- \$ Follow teacher's instructions.
- \$ Help create a respectful and comfortable classroom environment.
- \$ Raise your hand if you have questions or comments and wait until called upon before speaking
- \$ Do your own work and turn all work in on time (A grade of zero "0" may be given, that cannot be made up, if teacher determines that student wasted class time or did not use class time wisely).
- \$ Check ASPEN regularly
- \$ Give 100% effort and never give up

### **Disciplinary Procedures**

It is my desire that we all work together and create a comfortable classroom environment for everyone. If an issue arises, we should be able to resolve the issue by means of a private discussion. If an issue persists, the next step will be to contact a parent or guardian. The last step, if needed, will be referral to the principal.

### **Grading**

Your final grade will be the average of all assessments which may include a combination of classwork, homework, projects, quizzes, and tests.

A: 90-100    B: 80-89    C: 70-79    D: 60-69    F: ≤ 59

### **Google Classroom / Remind App**

Google Classroom will serve as our online learning platform. Each student must use his/her unique, school-provided Gmail address to join the class by visiting [classroom.google.com](https://classroom.google.com). Students will use this platform to view course content as well as to receive and submit assignments. Additional communication will take place using the ParentSquare app (free to download and available online at [parentsquare.com](https://www.parentsquare.com)).

## Economics: Course Description

Students will examine the allocation of scarce resources and consider the economic reasoning used by consumers, producers, savers, investors, workers, and voters. Students will explore the concepts of scarcity, supply and demand, market structures, national economic performance, money and the role of financial institutions, economic stabilization, and trade. Finally, students will examine key economic philosophies and economists who have and continue to influence economic decision making.

### Topics of Study

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1. **Scarcity and Economic Reasoning:** Students will explore how limited resources restrict the goods and services that people may want and how consumers must choose some things and give up others. Students will consider systems and means created to meet and manage the issues of scarcity.
2. **Supply and Demand:** Students will understand the role that supply and demand, prices, and profits play in determining production and distribution in a free-market economy.
3. **Market Structures:** Students will understand the organization and role of business firms and analyze the various types of market structures in a market economy.
4. **The Role of Government:** Students will analyze perspectives on the roles of government in a market economy and explore means of financing and influencing the economy.
5. **National Economic Performance:** Students will understand how various models and instruments describe economic performance.
6. **Trade:** Students will understand why individuals, businesses, and governments trade goods and services and how trade affects the economies of the world.

## Personal Finance: Course Description

Personal Finance is a foundational course designed to inform students how individual choices directly influence occupational goals, future earning potential, and long-term financial well-being. The standards in this course cover decision-making skills related to goal setting, producing income, budgeting, saving, borrowing, managing risk, and investing. The course helps students meet the growing complexities of personal financial management and consumer decision making. Upon completion of this course, proficient students will understand how their decisions will impact their future financial well-being.

### Topics of Study

1. Financial Responsibility and Personal Decision Making
2. Education, Careers, and Income
3. Planning and Money Management
4. Credit and Debt
5. Risk Management
6. Saving and Investing