

# Financial Literacy Disclosure Document

Mr. Kane

Revised 8-18-09

Welcome to the class. I anticipate having a great time!

## **COURSE DESCRIPTION:**

Financial Literacy is a semester-long class required for graduation. Everything in this class provides “Real-world” information that you will definitely need in your future! We will learn how financial decisions are made and the importance of setting goals. We will also explore the importance of choosing the right career and properly preparing for it. Additional concepts covered are insurance, banking, the use of credit, investing and budgeting.

## **HOMEWORK:**

Homework is an important part of this class and it will be assigned on a regular basis. Homework will always be due at the beginning of the next class period. Please make your homework as legible as possible and include your name, the date of the assignment and the class period.

## **GRADING:**

Your grade is made up of participation points earned in class, homework assignments and periodic exams.

- \* Participation Points: You will receive 10 points for every day you are in class on time and fully participate in the class discussion.
- \* Homework Assignments: Each homework assignment will be assessed a point value and you will earn points for each correct answer. Textbooks should be used for all homework assignments.
- \* Tests: A test will be given at the end of each section throughout the year. Each test will have a point value assessed and you will earn points for correct answers.
- \* Extra Credit: Extra credit will be available towards the end of each term. In order to do the extra credit you will need to have turned in all homework.

Mid-term and final grades will be determined by the total points earned by you divided by the total possible points.

Final grades will be based on the following percentage scale:

A = 100-95	B - = 83-80	D+ = 69-67
A - = 94-90	C+ = 79-77	D = 66-64
B+ = 89-87	C = 76-74	D - = 63-60
B = 86-84	C - = 73-70	F = 59-0

## **ATTENDANCE:**

In order to be successful in school, good attendance is vitally important. For your sake, please commit to yourself to come to class every period and to not be tardy. This will go a long way in helping you succeed!

As you probably already know, the school policy on attendance is included in the Student Handbook and I recommend reading it thoroughly. **If you have any questions I'll be happy to explain it to you in detail.** Here is a quick summary:

**TARDIES:** You can have 3 tardies per term. Any additional tardies will need to be made up in attendance school.

**ABSENCES:** You can have 4 excused absences per term. Additional absences will also need to be made up in attendance school. Please notice that all absences need to be excused! All unexcused absences will need to be made up in attendance school.

Parents, try hard to remember to excuse your students' absences.

## **REMEDIATION:**

As a teacher my main job is to help students understand the curriculum. No one wants you to succeed in my class more than I do! I try hard to watch for students who are struggling but, sometimes, I don't find them as quickly as I would like. Please, if you have any problems or concerns visit with me as soon as possible. I am very happy to work with you individually. Currently, I am usually available during the SEAT program and lunch. Also, I am always in my classroom after school. Please come and see me (I promise not to bite!!).

## **LATE WORK**

One of the keys to success in school is turning in homework when it is due. Please try to do this. Getting behind with the assignments makes the class MUCH more difficult. I strongly suggest that you constantly monitor your grade on Powerschool to make sure your assignments have been turned in! I do understand that occasionally this might not be possible and, therefore, I will accept late work (see below).

As I have already said, assignments will be collected at the beginning of class on the due date. If you are absent on the due date you may turn in the assignment at the beginning of the next class period for full credit. Late work will be accepted after the due date but 50% will be deducted from the score. As you can see, a 50% penalty is a high price to pay for turning in work late. It is much better for you if get your work in on time! There will be cutoff dates for the late work at mid-term and during the week before the end of the term.

## MISSED TESTS

If you are absent on the day of a test you have one week to arrange with me an alternate time to take the test for full credit. This is important because the longer you wait to take a test the worse you will do on it! I try hard to remember what all my students are missing but please be proactive and come see me about all missing work so we can keep your grade on track. Unless you have missed the 3 or 4 class periods prior to a test (due to a major illness), a prior absence will not excuse you from a test.

## GRADES

I think it is important for you to always know where you stand in the class. Therefore, I will work hard to keep the grades in Powerschool as up to date as possible. Generally, grades for assignments and tests will be in the computer within 3 or 4 school days of being turned in.

## WEB SITE

I have created a website for your use. It can be found at <http://kanesworld.org> I recommend you go there and check it out. I have included state standards, disclosures, course outlines and all the homework assignments. This allows you to get the homework assignment and other materials so that you can keep current even if you miss a class or two.

## FINAL THOUGHTS

I believe that learning can actually be fun! (call me crazy). But, over the years I have discovered that a few things are needed for this to happen. Here are some of my expectations of you.

- \* You will treat other students as you would like to be treated.
- \* You will always bring your textbook, paper, calculator, pens and pencils to class and come ready to work.
- \* You will use the restroom before coming to class.
- \* You will not try to use your Ipod or cell phone during class.
- \* You will be dressed appropriately (per the school handbook) and remove your hats during class.

I think you'll agree that these rules are fair and reasonable. If everyone follows them I am confident we can have a fun class. I want to thank you in advance for being a great student. Remember, if you have any questions or concerns do not hesitate to talk to me

(Please return this page only)

Dear Parents and Students:

Please read the disclosure document and fill out the requested information below. If you have any questions or concerns feel free to contact me. I greatly appreciate parental involvement.

Thank you,  
Mr. Kane

Student's Name: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_

Parent's Name: \_\_\_\_\_

Day Time (8 a.m. - 3 p.m.) Phone: \_\_\_\_\_

**PARENTS PLEASE NOTE:** Occasionally I will be using a teacher's aide to correct some of the homework and tests for this class. The aide will **not** have access to the computer grading system. If you object to this **please** let me know immediately.

Also, this class is open to all students. Lehi High School offers education to all students. Lehi High does not discriminate on the basis of race, color, religion, sex, disability, or national origin. Students who have a grievance with another student or any school employee should talk to the school administration or a counselor about their concerns.

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

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

Date Signed: \_\_\_\_\_

Class: \_\_\_\_\_

Period: \_\_\_\_\_

Comments/Questions: \_\_\_\_\_

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