



Trimester Course Syllabus 2011-2012

Name of Course: Consumer Education Trimester 2

Teacher Name: Miss Opland

Grand Ledge High School: Office - (517) 925-5815

Teacher's Direct Phone Number: (517) 925-5504

Contact Times: Before School, 7:30am-7:45am; Planning Period, 12:09-1:20 (4th hour); After School, 2:39-3:00pm.

Email: oplandm@glcomets.net - teacher's email

even53way@photos.flickr.com - to send a picture message to our classroom "Flickr" account (for certain assignments).

Websites: Main class site – <http://www.consumered.weebly.com>
Class blog – <http://www.oplandconsed.blogspot.com>
Class wiki – <http://oplandconsumered.wikispaces.com>

Purpose/Course Description: The purpose of this course is to provide each student with the tools needed to make smart decisions when it comes to financial management and purchasing big-ticket items. This class counts as a 4th year math credit.

Topics, Key Concepts, and Units of Study:

- Needs vs. Wants
- Values
- Goal Setting
- Paychecks and Taxes
- Spending Plans
- Saving & Investing
- Depository Institutions
- Credit
- Consumer Protection
- Insurance
- Renting vs. Owning a Home
- Shopping for an Automobile & Auto Loans

Textbooks Used and Other Sources: Textbooks are not used in this class. We will use readings from various sources including books, periodicals, and credible Internet sources. Since information changes frequently, it is important to use updated materials. Students must save all handouts until the end of the trimester as they will be valuable study tools for the comprehensive final exam.

**Materials Needed (Supplies Suggested):**

1. Notebook/Binder: Since we do not use an actual textbook, you will be building your own "textbook" with the notes and handouts from this class. You will hand in your binder at the end of each unit and will be graded for your notes.
2. 8 Divider Tabs – will label together in class
3. Lined paper
4. Writing utensil
5. Earbuds/headphones
6. A sense of adventure/ a willingness to try new things and to learn!

Methods of Instruction:

- Direct instruction
- Online instruction: class website, blog, and wiki.
- Class discussion
- Multimedia presentations
- Videos
- Group projects
- Computer-assisted research
- Simulations
- Interactive text-messaging screens

Evaluation/Grade Calculations: Each assignment will be worth a certain number of points. Class work, homework, quizzes, projects, etc. will be worth 90% of your final trimester grade and the final exam will be worth 10%.

Types of Evaluation and Assessment:

- Weekly online assignments
- Class work/homework
- Projects
- Quizzes
- Final Exam

Grading Scale:

93-100	A
90-92	A-
87-89	B+
83-86	B
80-82	B-
77-79	C+

73-76	C
70-72	C-
67-69	D+
63-66	D
60-62	D-
0-59	F

Assignment Expectations: Each assignment should be done to the best of your ability and completed on time. Please ask questions if you do not understand an assignment. If you are absent, it is your responsibility to get your make-up work. You will have 2 days to get it turned in unless something else is agreed upon between the teacher and the student. All assignments, except for online assignments, should be turned into your hour's basket.



Online assignments are posted the course website, www.consumered.weebly.com, under the "Assignments" tab. The teacher will assign these and give corresponding due dates occasionally throughout the trimester. Sometimes class time will be provided for the completion of these online assignments, while other times they are to be done at home. We will not necessarily be doing each and every online assignment posted on the site.

Late Assignments:

Late assignments- There will be a 10% per day point reduction for any assignment handed in late. You will be given 4 late coupons for the trimester to hand in with an assignment up to 2 days late with no penalty. If lateness is due to absence and is submitted in a timely manner, according to school policy, no late coupon is needed.

Classroom Procedures

Student Responsibilities/Expectations:

I expect YOU to:

1. Respect your fellow classmates, their property, their right to learn, and their beliefs and feelings.
2. Respect me and my classroom.
3. Be on time.
4. Come to class prepared to work and learn.
5. Follow directions.
6. Always demonstrate your best effort!

You can expect ME to:

1. Respect you, as well as your beliefs and feelings.
2. Listen to and answer your questions and concerns to the best of my abilities.
3. Be prepared for class.
4. Be fair and reasonable.
5. Exhibit a positive attitude.
6. Try my best to make our learning experiences meaningful and fun!

Consequences: I believe that we can work together to manage any issue that arises in the classroom. If there is a problem that arises, the following steps will be followed:

1. A conference between the student and the teacher.
2. A telephone call or email to parents.
3. Removal from the classroom for the hour; a principal will be involved.

Passes: I will allow students to use the hall pass at my own discretion.



Generally speaking, I do not allow passes during classroom presentations. Alleged abuse of the hall pass privilege will result in a conversation with student and, possibly, a parent.

Cheating: The act of obtaining answers or completing assignments in a fraudulent or deceitful manner. Disciplinary action will be determined by staff and administrators. Possible zero grade for assignment and possible suspension. (One hour – three days)

Attendance:

Grand Ledge High School's attendance policy is based on two facts. First of all, it is the school's task to teach promptness and responsibility. Good attendance habits in school will help make students reliable adults. Moreover, their attendance record becomes part of their permanent record. Many employers consider attendance to be equally as important as a student's grade point average.

Reporting Procedures:

- Documentation in the form of a phone call or written note must be received by the attendance office for each absence (517) 925-5818.
- Documentation must be received within 48 hours of the student's return to class.
- Documentation will be kept in the student's attendance file. This is significant in the appeals process.

There are three types of absences:

1) **Explained (AE)** – Absences due to personal illness, professional appointments, funerals, or serious personal or family problems. Arrangements for all work, tests, or quizzes missed due to an explained absence **must be initiated by the student** with all teachers prior to or upon the day of return. All make-up work must be completed and submitted to teachers in direct relation to the number of days absent, i.e. two days absent equals two days to submit all make-up work. Teachers reserve the right to prioritize any make-up assignments, tests, or quizzes within the make-up window.

2) **Unexplained (AU)** – Absences that are not in the explained category. Examples would be shopping trips, barber or beauty appointments, missing the bus, oversleeping etc. In the case of an unexplained absence, the student will not receive credit for any homework or missed test during the absence. The student will be issued detentions or possible suspension depending on the number of truancy offenses.

3) **School Related Absences (AS)** – Absences due to a school field trip, college visit, athletic event other school related activities. Arrangements for all work, tests or quizzes missed due to a school related absence **must be initiated by the student** with all teachers prior to or upon the day of return. All make-up work must be completed and submitted to teachers in direct relations to the number of days absent, i.e. two days absent equals two days



to submit all make-up work. Teachers reserve the right to prioritize any make-up assignments, tests, or quizzes within the make-up window.

- **Family Vacation Policy** – Parents are discouraged from having their students excused from school for vacations or trips. A student who wishes to take part in a planned vacation will be excused if the request is made at least five (5) school days in advance of the scheduled vacation. Arrangements for all work, tests or quizzes missed due to an excused absence **must be initiated by the student** with all teachers prior to or upon the day of return. All make-up work must be completed and submitted to teachers in direct relation to the number of days absent, i.e. two days absent equals two days to submit all make-up work.
- **Checking out of School** – A student who must leave school for any reason during the day **MUST OBTAIN A DISMISSAL SLIP AND SIGN OUT IN THE OFFICE BEFORE LEAVING**. Failure to sign out may result in an unexcused absence for those hours missed and detention/suspension will be assigned.
- **Seven Absence Limit** – A student must not exceed seven (7) total absences in each class per trimester. Once a student has accumulated seven (7) absences in a class, he/she must:
 1. Earn a passing grade (60%) in the class; and
 2. Pass the final comprehensive exam (60%) at the end of the trimester.If (1) and (2) above are not achieved, the student will receive an “F” for the class and will not receive credit for the trimester.

Tardy Policy: Being tardy is not a responsible practice. A tardy is defined as not being in the room when the bell completes ringing. Tardies cannot be excused; however students are given two (2) tardies per trimester without penalty (for emergencies). Teachers will record tardies as part of their attendance taking procedures.

- Three (3) tardies to class equal one absence.
- Excessive tardies may result in the loss of privileges and/or disciplinary action.

Additional Operational Information:

Use of student cell phones will be regularly incorporated into classroom instruction. Students without a cell phone to use during class will be able to participate in cell phone activities by working with a partner who does have a cell phone or by using the classroom cell phone. The school-wide policy that prohibits cell phones from being used in class is still in effect at GLHS; however, students will be allowed to have these devices out and use them in certain specific ways in my classroom, pending parent permission. They must also abide by the rules below.



Miss Opland's Cell Phones in Class Acceptable Use Policy (Adapted from the Mary Passage Middle School Cell Phone Policy, Newport News, VA)

1. Students will talk on their cell phones only to complete assignments that are related to the instructional lesson.
2. Students will keep cell phones turned off and put away when they are not being used for instructional purposes in class.
3. Students will only send text, picture, or video messages with permission and directions from the teacher.
4. Students will not record still or moving images or voices of students or the teacher without permission from the teacher.
5. Students will not post recordings of still or moving images or voice recordings of students or the teacher to online websites without their permission.
6. Students will post only appropriate text, audio, and visual media to online websites (Internet access on phone is not required).



Consumer Education Miss Opland

Please complete and return this page by Thursday, December 1st.

We have read and discussed the Consumer Education syllabus and have noted any questions or comments below.

Student Name - please print: _____

Student Signature: _____ Date: _____

Parent/Guardian Name(s) - please print: _____

Parent/Guardian Signature: _____ Date: _____

Phone Number: _____ Best Time to Call: _____

Parent/Guardian E-mail Address: _____

Other information you would like me to know (i.e. living arrangements, other phone numbers, etc.):

(If you can help out by donating a box of Kleenex for our classroom, it would be greatly appreciated. Please send it with your child. Thank you! ☺)



PERMISSION SLIP FOR CLASSROOM CELL PHONE USE

***Student, please PRINT your name on the line below if you agree to the statement. Then, sign and date in the space provided.**

I _____
understand that violation of *Miss Opland's Cell Phones in Class Acceptable Use Policy*, which is found at the end of the syllabus, may result in my not being able to participate in additional class activities that involve using a cell phone. I also understand that I may receive disciplinary consequences for violating any of the outlined rules.

Student Signature

Date

***Parent/Guardian, please PRINT your name on the line below if you agree to the statement. Then, read the two options below and use a checkmark to indicate your preference. Then, sign and date in the space provided.**

I _____
have gone over *Miss Opland's Cell Phones in Class Acceptable Use Policy*, which is found at the end of the syllabus, with my teen.

_____ Option 1 – I give my teen permission to use his/her cell phone for assessments and activities in Miss Opland's class for the 2011-2012 school year.

_____ Option 2 – I give my teen permission to use the teacher's cell phone for assessments and activities in Miss Opland's class for the 2011-2012 school year.

* I will not hold the Grand Ledge Public School District, Grand Ledge High School, or the teacher liable for any charges incurred through the use of my teen's cell phone for the specific classroom purposes stated above.

Parent/Guardian Signature

Date