

Personal Finance 2026-2027

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Course Description

This is a semester course which focuses on managing personal finances, responsible planning, and realistic goal setting. According to Tennessee Department of Education, “Personal Finance is a course designed to inform students how individual choices directly influence occupational goals and future earnings potential. Real world topics covered will include income, money management, spending and credit, as well as saving and investing.” This course does not require a state test.

Tennessee State Curriculum Standards

https://www.tn.gov/content/dam/tn/education/ccte/fin/cte_std_personal_finance_21.pdf

Units of Study

- Money Management
- Borrowing
- Earning Power
- Investing
- Financial Services
- Insurance

Course Textbook

High School Financial Planning Program by the National Endowment for Financial Education.

Course Materials/Supply List

- Pencil with Eraser
- Pen
- Notebook Paper
- Calculator
- Chromebook
- Chromebook Charger

Classroom Expectations

Updated 5/24/24

Students are expected to treat each other with kindness and respect. Students are expected to arrive on time with all materials needed for class. If you are late to class, you must check in with office staff to pick up an Admit Slip to bring to Dr. Summey upon arrival. Once you have been marked absent, Dr. Summey cannot change you to present. The office staff will complete this task when you pick up an Admit Slip. Students are expected to have charged school issued devices as well as their chargers each day. If you need to leave the classroom during class to see the nurse, guidance counselor, visit the restroom, etc., then you need to sign out on the clipboard by Dr. Summey’s desk and take the appropriate hall pass after receiving permission to leave the room. You are to sign back in upon your return. Remember that all cell phones and non-school issued digital devices with the ability to communicate via Bluetooth or Wi-Fi are not allowed during the school day and should not be accessed during class. If you have a necessary medical device operated by your cell phone, you need to inform the school nurse, the office staff, and Dr. Summey. Students are welcome to drink water in class, but it must be in a resealable container.

Canvas LMS Expectations

Students are expected to check Announcements in Canvas each day after class dismisses. All assignments will be posted in Canvas as well as a brief description of class for the day. If you are absent, you will find what you missed in the Announcement for the day.

Grading

Please check PowerSchool often to remain informed about grades. Grades are updated daily. Final Quarter grades are calculated by dividing the number of points earned by the number of points possible.

University School Grading Scale

Total Points	Grade
100 – 90	A
89 - 80	B
79 - 70	C
69 - 60	D
59 - Below	F

Missing/Late Work Policy

Graded assignments should be turned in as soon as possible when a due date is missed. Late work will not be accepted 5 school days after the due date and the score of 0 will result unless caused by extended excused absences.

Testing Days

Testing days for Personal Finance are preferred on Tuesday and Thursday. However, Dr. Summey arranges testing with students based on student feedback of the entire class who are present the day the discussion takes place.

Academic Integrity

Plagiarism/Cheating

University School is responsible for maintaining academic integrity for all of its students. It is the responsibility of the students to refrain from infractions of academic integrity, from conduct that may lead to suspicion of such infractions, and from conduct that aids others in such infractions. Infractions of academic integrity include but are not limited to:

- Cheating (using or attempting to use any information that the student knows is unauthorized)
- Fabrication (unauthorized falsification or invention of information in an academic assignment)
- Plagiarism (representing the words or ideas of another as one's own ideas, including copying from another person's paper and using Artificial Intelligence sites (AI) without proper citations)
- Facilitating infractions of academic integrity (Helping or attempting to help another commit an infraction of academic integrity)

The above policy includes copying homework, lab papers, workbooks, and tests materials. It also includes using the on-line translators in world languages. Students who facilitate cheating will receive the same consequences as those who copy the work.

Students caught plagiarizing/cheating will be addressed by teacher and/or school administration. Incidents of cheating or plagiarism could result in a disciplinary referral and loss of credit for the given assignment. Repeat offenses may result in additional disciplinary action at the discretion of the administration.