

Mr. Timpa
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Work (586) 723-2951

Dear Students and Parents,

Welcome to Math for Personal Finances. This course will study the applications of mathematics in the areas of personal earnings, investments and expenditures. The goal of this course is to prepare you for success in life in terms of your personal finances. By now you probably have a job and are finding that the reality of earning and spending money is a daunting task. It is very easy to lose site of the bigger picture, your finances down road. My hope is to offer you insight into personal finance and your financial future.



Text:

Clayton, Cheryl. Mathematics of Money with Algebra . OH: South-Western Publishing Co., 1995

A scientific calculator will be a worthwhile investment for this class. A graphing calculator is not necessary but if you are going to purchase a new one the Ti-84 is a good choice, as I am most familiar with this model. You will need it at home for work not completed in class (homework).

Personal Finance can be heavy on problem solving, which can often cause frustration. This may in turn lead to avoidance of work. Please be very diligent and disciplined with you work. The time spent will pay off!!

Assignments will be required for this class. It is extremely important that you give your best effort when completing these assignments. Math is just like a playing a sport or an instrument; it requires practice to be successful. In order for me to help you in math, I need to know what you are able to do. Therefore, it is important that all work you do is your own. This means you should not copy work on tests, quizzes, or other students or the back of the book. This includes copying from



Assignments will not be checked in for collected and random problems will be assignments will be discussed in class

completion, but may be graded. However, all for your review.

If you are absent from class you will be expected to makeup assignments in a timely manner. Assignments from the previous day will be listed on the website which is updated daily and can be referenced at any time. If prolonged absence occurs special arrangements will be made to have work completed. It is your responsibility to make up all work missed as a result of your absence.

Please let me know if you need extra help. I will make arrangements to meet with you on an individual basis. This will most likely occur before school. I will also look at the problems you have attempted from the homework as well as your notes as a starting point for our help session. Take advantage of this if you need extra help.

Rounding of grades will be at my discretion; this is where completion of homework, participation in class, and willingness to seek extra assistance will come in to play. I will provide extra credit opportunities to the entire class throughout the year.

Keep in mind that the idea of a passing grade is more than the mathematical calculation of percentages, but the notion of a student knowing the material from the class.

You will be evaluated on a percentage basis. Your quarter grade will be determined by the results of tests, quizzes, labs, projects, homework, written assignments, and demonstrations. Grades will be as follows:

A	93.334% to 100+%	C	73.334% to 76.666%
A-	90.000% to 93.333%	C-	70.000% to 73.333%
B+	86.667% to 89.999%	D+	66.667% to 69.999%
B	83.334% to 86.666%	D	63.334% to 66.666%
B-	80.000% to 83.333%	D-	60.000% to 63.333%
C+	76.667% to 79.999%	F	00.000% to 59.999%

This class will have a semester evaluation. The semester grade will be determined in the following manner:

1 st quarter grade	40%
2 nd quarter grade	40%
Semester Exam	20%

Course Topics:

<u>1st Semester</u>	<u>2nd Semester</u>
Computing earnings	Investments: Stocks and Bonds
Checking Accounts	Income Tax
Consumer Credit	Owning a Car
Credit Cards	Travel plans
Business Ownership	Home Ownership
Life Insurance (if we have time)	Apartments
Savings Accounts	Budgeting

Appropriate classroom behavior is vital to the learning environment in the classroom. You are expected to follow all of the rules discussed in the student handbook. School and personal property are to be held in the highest regard. Different activities will require specific behaviors, which will be discussed at that time.

My expectations are high and I believe that you have chosen this class because you are serious about learning. I will help you succeed in this goal and these requirements have been designed to allow you to achieve to your highest possible level. You will have to be an active learner and work hard to reach that level and succeed in this class.

Please call if you have any questions or concerns. The school number is (586) 723-2951. The quickest way to reach me is by e-mail and the address is mtimpa@cvs.k12.mi.us

Please have your parents read this document and send me an email with any questions or concerns. Also, is there anything that you would like me to know about your student, that will help me help them? **This will be your first assignment grade.** I look forward to seeing your parents at Open House on September 11th.

Sincerely,
Mr. Timpa

Show your Cougar PRIDE in the Classroom



- P: Prepared
- Know expectations and directions
 - Have materials prepared before the bell
 - Be proactive with your work and communication
 - Focus on the current class material
 - Have your ID easily accessible

- R: Respectful
- Listen for understanding
 - Raise your hand to speak
 - Be respectful of others and property
 - Engage in positive behaviors
 - Use electronic devices for educational purposes

- I: Integrity
- Use class time for its intended purposes
 - Use your inside voice
 - Engage in academic honesty
 - See something – Say something to a staff member

- D: Dedication
- Keep yourself and others accountable to high standards
 - Commit to the Code of Conduct
 - Focus on academic growth and learning
 - Maintain cleanliness and dispose of trash and recycling

- E: Empathy
- Be kind with words and actions
 - Respect everyone and their opinions/experiences
 - Foster a safe, positive environment

