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**Course Description**

Consumer Education develops critical thinking skills necessary for students to understand options in making decision as consumers and provides them with the knowledge of how to handle these situations. Areas covered include (but not limited to) budgeting, credit, banking, taxes, and consumer actions.

**Class Materials and Requirements**

Text: Economic Education for Consumers

Security First Bank, a banking customer simulation

**Class Rules and Expectations**

1. Be respectful of Teachers, Staff, Fellow Students, and anyone else who may enter the room during class time.
2. No food or drinks in either computer lab (capped water only)
3. No “playing” on the computers until class work is finished. Students may check their e-mail until I finish taking attendance.
4. Students may sit where they want, filling in from the front on both sides, unless that becomes a problem, and then I will seat you.
5. Students are expected to be in their seats when the bell rings.

**Course Content**

Consumers – *The Engine that Runs the Economy*

Consumer Projection – *Rights, Responsibilities, Resolution*

Income Taxes – *How Much Will You Keep?*

Banking Project Simulation

Investing – *Prepare for Your Future*

Credit – *You’re in Charge*

Transportation – *How Will You Get There?*

**Student Attendance**

The classroom attendance expectations are the same as outlined in the Student Agenda Planner.

**Quizzes, Test, and Semester Exam**

Test will be given at the completion of each chapter. The test will be announced at least two days in advanced. Likewise, quizzes will be given in order to determine if the students are grasping the material before the class proceeds to a new concept. At the end of the semester each student will take a semester exam over all material covered in the entire semester.

**Banking Project**

Each student will be required to complete a banking simulation project. In this project they will be required to handle a checking account. This project will be a major portion of the final class grade.

**Consumer Article Activity**

Each Friday of every week throughout the semester, a one page summary of an article pertaining to consumer issues will be due. Students can find these articles on the internet or from other sources such as a newspaper or magazine. The will be expected to print or e-mail the article as well as their summary.

**Interviewing Project**

During chapter 4, students will participate in mock interviews. They will be applying for a position which they a need a resume and cover letter. Students will be shown numerous demonstrations that pertain to good and bad interviews. The teacher will personally be interviewing them for this position.

**Homework, Make-up**

All assigned homework is due at the beginning of the class. If a student has difficulty with any homework assignment, I am always available during 8th hour at the end of the day or in the morning prior to the beginning of school. Late homework will have deductions as follows:

1 day late – 25% off total possible

2 days late – 50% off total possible

3 days late – 75% off total possible

4 days late – student receives a 0 for the assignment

**Discussion Boards**

This class will participate in various discussion board activities throughout the semester. Students will be expected to complete the discussion board assignment by the given due date day and time. Any discussion board assignment turned in with a late time stamp will be deducted points.

**Extra Credit**

May be given at the discretion of the instructor.

**Grading Scale**

The Schlarman High School grading scale as outlined in the Student Agenda Planner will be the grading scale followed in Consumer Education. I do not round any weekly or quarterly grades. Your final grade may be rounded based on your individual effort and participation in class throughout the semester.