Course Description:
This Independent Living course was developed to prepare young adults for making decisions for their future. The responsibilities of being independent and managing resources are strongly emphasized. Students will have the opportunity to research the expenses of finding a place to live, choosing insurance companies, furnishing an apartment or home, buying a new car and more. This course will also explore maintaining checking and savings accounts, paying taxes and keeping a budget.

Textbook:
Financial Literacy for Teens, by Chad Foster and Misty Elliott.
Published by Rising Books, 2005. Replacement cost $11.00.

Supplies Recommended:
For this class the following materials are strongly recommended: pen or pencil, 1” three-ring binder, loose leaf paper, a simple calculator, other materials necessary for specific projects or daily assignments.
~ If there are concerns with any of these items, please see me personally ~

Course Requirements:
Students will be expected to complete daily lessons, individual projects, group work and group projects. In addition, students will work in groups to research topics and prepare presentations to the class.

Classroom Procedures and Conduct:
Respect, courtesy and cooperation help to create a productive and positive learning environment for everyone in the class.
Cell phone use: only with permission in designated areas!
Music head phones: May not be used during instruction or directions (which includes videos).
Only bottles of water with lids are permitted. (no cans or cups with straws)
Students may only pack up to leave and stand by the door when there is one minute left in the period, the chairs have been pushed in and the trash is picked up.
Any time a student leaves or returns to class for any reason, he or she must use the sign in/out sheet/book and use a pass.
Course Objectives:

- Students will be able to recognize the necessary steps to become independent.
- Students will be able to develop a system for managing a successful and balanced budget.
- Students will be able to recognize how needs, wants, values and goals serve as guides to consumer decisions.
- Students will be able to explain the necessity of saving.
- Students will be able to realize the importance of balancing a checkbook and will be able to practice the maintenance of balancing checking accounts.
- Students will be able to identify the pros and cons of buying a used car versus a new car.
- Students will be able to select auto insurance coverage to meet individual needs.
- Students will be able to explain the steps to follow when looking for housing.
- Students will be able to discuss both landlord and tenant responsibilities.
- Students will be able to plan nutritious, appetizing meals and snacks with limited resources.

Grading Procedure:

Students are allowed three late papers per semester. Assignments that are late after three will be dropped a letter grade for each day late. Work more than 4 days late will only be given half credit. The assignment should always be handed in no matter what! Missed tests will always be made up by the student. NO EXCEPTIONS! If a student is in class and does not complete (and hand in) the assignment, 1 point will be entered in the grade book and the student will need to visit with Mrs. O’Connor to make up the work.

Work must be handed in by the end of a unit. After the end of the unit, the missing assignments will no longer be taken.

Attendance Policy:

If you miss class, for whatever reason, it is your responsibility to get your makeup work. You need to do this on your own time. The long periods count as two regular class days. If you miss class, you will have work to do.

Tardies:

A student is tardy if both of their feet are not on the carpet in the room when the bell rings. If you are more than ten minutes late, you will be counted absent.

Students and Parents/Guardians, please feel free to contact me with any questions, comments or concerns. Email: aoconnor@nppsd.org, at the High School (535.7105) from 3:30-3:45.
I/We have read and understand the contents of this syllabus and the discipline policy of this instructor.

________________________________________________________________________

student signature          date

________________________________________________________________________

parent/guardian signature  date

Please return to Mrs. O’Connor

no later than 8.27.10

Thanks!