**Personal Finance and Economics**

**Rebecca Giardina**

**Course Syllabus 2025-2026**

**Course Description and Objectives**

In addition to the fundamentals of economic decision-making, microeconomics, macroeconomics, and international economics, students will learn personal finance skills they can apply to their own futures – including managing and balancing budgets; understanding and building credit; protecting against identity theft and consumer protections; and understanding tax forms, student loan applications, and pay stubs. Economics is the study of how individuals, businesses, and governments make decisions about the allocation of scarce resources. This course provides students with a foundation in the field of economics, with a specific focus on how students can apply that knowledge to their own personal finances.

**Required Course Materials**

\* 3 ring binder or tabbed section in a larger binder

\* Pencils

\* Pens (blue or black ONLY)

\* Loose leaf paper

\* Colored pencils or markers

**Textbook**

Pearson Economics (Blue Book)

**Unit/Concept Names**

Course Intro: Thinking Like an Economist

Unit 1: Economic Fundamentals

Unit 2: Personal Finance

Unit 3: Microeconomics

Unit 4: Macroeconomics

Unit 5: International Economics

**Evaluation (Grading Policy)**

* Major Grades (Unit & Chapter Test, Projects, Tasks)
* Minor Grades (Quizzes, Class work, Graded Writing Assignments, Group Work, etc.)

**Coursework/Classwork**

Students will be given a variety of assignments to support their learning. If a student is absent, they are responsible for making up any missed work. All assignments should be turned in on time. Meeting deadlines shows responsibility and helps students stay on track with learning. Late work can affect your understanding of the material and your ability to show mastery of the standards.

When an assignment requires original work, students may not use Artificial Intelligence (AI) to complete it. These tasks are meant to show what you know and can do. Using AI to complete your work for you is considered academic dishonesty. *Cheating or plagiarism will be addressed according to the Richmond County Code of Conduct.*

*For more information, see: RCBOE IHA-R Grading Practices.*

**Late Work (Grading Policy- See RCBOE IHA-R Grading Practices)**

Students may have their scores reduced by 5% per school day for a 25% maximum reduction (five school days). ***Late work submitted after the fifth school day will only be accepted at the teacher’s discretion.***

**Classroom Procedures & Expectations**

The overarching expectation in this class is to represent WAR (W, Accountable, Respectful)

Below are the expectations for how to W.A.R. in class!

|  |  |
| --- | --- |
| **Wholehearted** | * **Be engaged during the lessons**
* **Be Safe by creating a safe space for everyone in the room to learn**
 |
| **Accountable** | * **Coming to class on time with the necessary materials**
* **Remaining in the assigned seat**
 |
| **Respectful** | * **Respectful of classmates and using our hands to answer questions**
* **Respectful to the teacher by PUTTING AWAY ALL PERSONAL TECHNOLOGY**
 |

**Attendance/Tardy**

Students are subject to the RICHMOND COUNTY BOARD OF EDUCATION policy regarding absenteeism. Attendance will be recorded daily. Classroom attendance is vital to each student’s success. If a scheduled absence is necessary, the student should inform the teacher prior to the absence.

***Missed Tests***. Students who miss a scheduled test must make up the test in the allotted time established by the Richmond County Board of Education and Westside High School. Make-up tests will not be taken during regular class time. Students must schedule an alternate time. Students who know they will be absent on the day of a scheduled test may request to take the test at an earlier date.

**MAKE-UP WORK Due to Absence**

Students may make up tests and assignments when they bring in an excuse that meets with the guidelines of an excused absence as stated by the Richmond County Board of Education. The missed work must be made up within five (5) school days, unless an extension is granted by the teacher. Work missed due to an unexcused absence may be allowed to be made up within five (5) school days, as described by the Westside High School guidelines, and Richmond County Board of Education policy. However, the grade(s) missed because of the unexcused absence will be listed as an “M” (Missing) for those grades, until made up.

Missing work can be found on Canvas, and on the WAG (Week at a Glance) located on my webpage and in Canvas.

**My contact information:**

Email: giardre@boe.richmond.k12.ga.us

Band App:

**PERSONAL FINANCE & ECONOMICS SYLLABUS ACKNOWLEDGEMENT**

**TO PARENTS:**

**Please sign and return to Mrs. Giardina. The syllabus is posted on the class website and in Canvas.**

Please initial the below statements:

\_\_\_\_\_\_I(we), the parent/guardian of the below student, have accessed online, read, and understand the contents of the syllabus for Personal Finance & Economics.

\_\_\_\_\_\_ I(we) understand the expectations of the student in the classroom and outside the classroom.

\_\_\_\_\_\_\_I(we) am aware how to access the Week At a Glance (WAG) on Mrs. Giardina’s website.

\_\_\_\_\_\_\_I(we) am aware that school-issued laptops are required on Major Assessment (Test) Days to be able to take the Test. If the student forgets their computer, I will receive a **missing in the gradebook** until I bring my issued laptop to school and schedule a time to make up the test.

\_\_\_\_\_\_\_ I(we) am aware of Rule 16 in the Student Code of Conduct about putting away all forms of personal technology in the classroom, including and not limited to cell phones, tablets, smart watches, headphones, etc.

\_\_\_\_\_\_\_ I(we) permit to show school-appropriate movies and/or excerpts of film that align with the Georgia Standards of Education to enhance the educational experience and understanding of a given historical event or topic.

**Student Contract:** I understand that all work should be completed on time. I understand that my teacher may deduct five points per day and communicate this in my Infinite Campus grade book. I also understand that work turned in after learning has occurred may not be graded (no more than five school days from the due date). I understand that using Artificial Intelligence to complete assignments where I am asked to produce original work will be considered Academic Dishonesty.

Student Name (print): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Student Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date:\_\_\_\_\_\_\_\_\_\_

**Parent Contract:** I understand that my child is expected to complete assignments on time. I will

remain in communication with my child’s teacher and monitor missing and late work as noted in Infinite Campus Parent Portal. If my child continues to submit work late, I understand that a parent-teacher conference will be needed to co-develop a plan of action. I understand that my child should not use Artificial Intelligence to complete assignments where students are asked to produce original work.

Parent Name (print): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Parent Signature:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date:\_\_\_\_\_\_\_\_\_\_\_